Page 39 MS. DAWSON: Object to the form of 1 the question. 2 (By Mr. Futscher) You also said that he was 3 Q instructed on numerous occasions on how to handle diminished value claims. First of all, who instructed him on how to handle 6 diminished value claims? 7 That would be, again, Toby Rollins, myself. 8 A What instruction did you give to Mr. Fromm as to how 9 Q he was to handle diminished value claims? 10 Again, this is as best of my recollection at the time. 11 A I will give you some things that I would have 12 instructed him that are -- many of which are still 13 things that we do, but again, not limited to. 14 If an individual makes a claim for diminished 15 16 value, the first thing we do is we look to see if --17 the type of coverage that the original loss was paid, 18 the direct damages, in the state of Washington is that 19 eligible for diminished value, yes or no. If the answer is yes, we would have a conversation 20 with that customer, explain to them what the 21 difference between inherent diminished value and 22 repair-related diminished value are. 23 The purpose for that is to ensure that what 24 25 they're claiming as diminished value isn't a poor

Page 40 1 repair. We would then explain to them that we would need--2 that the diminished value doesn't necessarily exist on 3 every car or every loss, that we need to have some 4 sort of basis for which we agree that there is 5 diminished value. We would explain what that would 7 be. Typically the best way to try to determine, and 8 again there's no objective measure that I'm aware of, 9 but there are folks that don't work for Safeco, don't 10 work -- are not associated with that customer who are, 11 quote, unquote, "diminished value appraisers," that the customer could utilize, and we would, you know, 13 again explain to the customer, answer any questions 14 they would have regarding the process. 15 If the customer comes back with an objective, 16 "Okay. "Here is what I think is diminished value," we 17 18 would review that. In some cases, and again it's going to depend on 19 20 the situation -- we would also look to see if -- what kind of mileage the vehicle had, the nature of the 21 22 damage to the vehicle, how severe was the damage, what's the year of the vehicle, the type of vehicle, 23 and if they were able to show that there's some -- a 24 pretty high likelihood that this may have inherent 25

Page 41 1 diminished value. We've already -- again, I mentioned repair-related 2 versus inherent. We made that determination that to 3 the best of my knowledge this is a potentially 4 inherent diminished value. 5 We many, many times would hire, on our behalf, an 6 independent third party to analyze the diminished value. At which point, depending on what that was, we 8 would potentially offer that amount if it was 9 determined, based on an objective source, that there 10 was a likelihood of diminished value. 11 At the time you were giving these instructions to 12 Q Mr. Fromm as far as how he was to handle diminished 13 value claims, where did you get the information from 14 as far as this would be the way to handle a diminished 15 value claim? 16 17 A Sure. I don't recall specifically all the ways I got 18 that information, other than having conversations with 19 20 my supervisor, with others in Safeco. I have-- one of the individuals we have used in 21 the state of Washington is a gentleman by the name of 22 23 Mark Olson. I have had conversations with Mark regarding 24 diminished value, so a variety of sources. 25

	Page 42
1 0	All right. Now, with respect to others in Safeco, you
2	mentioned Mr. Rollins.
3	Was there anyone else in Safeco that would have
4	been outside of your midwestern region that you would
5	have discussed how to handle diminished value claims
6	with?
7.	MS. DAWSON: Object to the form of
8	the question.
9	You meant to say northwestern region.
10	MR. FUTSCHER: Did I say
11	"northwest"?
12	MS. DAWSON: You said "midwestern
13	region."
14	MR. FUTSCHER: I did?
15	MS. DAWSON: Yes, you did.
16	THE WITNESS: Yeah, you did.
17	MS. DAWSON: I'm listening.
18	THE WITNESS: I don't recall.
19	I mean, again, this is a few years ago.
20 Q	(By Mr. Futscher) I understand.
21	Let me ask you this: As a unit manager, did you
22	ever go to any meetings with other unit managers at
23	Safeco?
24 A	Yes.
25 Q	Did you ever go to any meetings with other unit
1	

Page 79 They're referred to as unit leader. 1 A And a product line manager, what are they known as 2 0 today? Again, it's kind of a long title, field claim office 5 manager. Although the titles have changed, are the job duties 6 Q that we discussed previously still pretty close to the 7 job duties these people would continue to have at Я Liberty Mutual? 9 I would say that's fairly similar, yes. 10 A 11 Getting close to needing to --Take a break? 12 Q 13 A Yeah. MR. FUTSCHER: How much time do I 14 have on the tape? 15 VIDEOGRAPHER: There are 11 minutes 16 left on the tape. 17 THE WITNESS: We can go for a little 18 19 bit longer. 20 MR. FUTSCHER: Because we'll probably take a lunch after this break. 21 THE WITNESS: We'll go 11 minutes. 22 (By Mr. Futscher) When you were going through the 23 Q instructions you gave to Mr. Fromm, one of the things 24 25 that you stated that Mr. Fromm was to explain to

Page 80 customers was that DV does not exist on every car and 1 they needed to present a basis for what the DV was based on, and one of the things that you said was they 3 could have an independent appraisal done. Do you recall that? 6 A Yes. What other basis would Safeco accept as a demand for 7 Q diminished value claim? 9 Let me say this too, for the rest of the 10 deposition when I talk about diminished value, I'm talking about inherent diminished value as you defined 11 it, okay? 12 13 A Okay. All right. So other than an independent appraisal, 14 Q what would be other bases that a customer could submit 15 to support an inherent diminished value claim? 16 DV -- diminished value in and of itself is extremely 17 A subjective, in my judgment, so while I say an 18 independent evaluation, again that's -- is there an 19 objective -- is there a corner on an objective 20 21 evaluation? I would say no. 22 With that said, you know, if the customer were to show some other fashion, an objective form or fashion, 23 a reasonable case that there was inherent diminished 24 value suffered on a car, we would consider that as a 25

Page 81 case-by-case basis. 1 2 Q Well, from years of experience, when someone did not submit an independent appraisal, what other basis did you accept, other than an independent appraisal, to establish diminished value? If a customer has potentially done research on values 6 A of vehicles and can present a reasonable case that 7 based on the severity or type of damage that they Я suffered inherent diminished value, we would 9 potentially consider that. 10 If the customer sold the vehicle or a dealership 11 sold the vehicle and the actual sales price was less 12 than the retail at the time of the loss, and again I'm 13 not talking a trade-in value -- I'm talking a retail 14 sales price -- and that customer had disclosure, we 15 16 would use that as a potential for a diminished value 17 payment. Anything else you can think of over the years that 18 Q you've accepted as a basis for a diminished value 19 20 payment? Again, it depends case by case. 21 A Those are two off the top of my head that I can 22 think of at this point. 23 I understand that, but I'm just asking off the top of 24 Q your head or otherwise, can you recall any other basis 25

Page 82 that you've used, as we're sitting here today? 1 2 A I would say that the first one I gave you is pretty broad, so there's some ability to evaluate their 3 customer's research, and that, again, would depend on 4 what that research was, so there might be some other 5 different scenarios in there that would be different. So as we sit here today, what you've told me is what you can recall at this point in time as far as 8 different bases that customers may have presented to 9 your region as entitlement to diminished value? 10 Yeah, those are a few, yes. 11 A 12 Q When you say "those are a few," it makes me think that 13 you know more. 14 Do you know of any more that you can tell me today? 15 Yeah, I mean, I can say a customer will come often 16 A 17 with, you know, quotes from dealers, and in my judgment that does not constitute an objective source 18 to prove diminished value. 19 The dealer, they have, obviously, an interest in 20 selling that car for as much as possible and taking as 21 little as possible for trade-in, potentially, so that 22 23 would not be something -- that's an example of something that isn't, but - potentially, but again, it 24 would depend on the claim. 25

Page 83 Each claim we look at on its own merits, so there 1 2 might be a claim where a customer did present that, and in looking at all factors, the claim was reasonable in nature or we would potentially 5 consider --6 Q But as part of a general basis, you don't typically accept dealers' quotes as a basis for diminished 7 value? Я 9 A It depends. It depends upon what it is, depends upon 10 the amount, depends upon the car, but with that recognition that there are some bias there that's 11 inherent within that dealer's perception. 13 Q When you instructed Mr. Fromm to explain to customers 14 who were submitting a diminished value claim the basis for diminished value, did he go through with them 15 these various options that they could present to try 16 and submit a diminished value claim? 17 18 MS. DAWSON: Object to the form of the question; lack of foundation. 19 20 THE WITNESS: Again --21 Q (By Mr. Futscher) Let me ask it a different way for 22 you. 23 Did you instruct him to let potential diminished value customers know that "These are the things we 24 25 want you to submit to support a diminished value

1							
	Page 84						
1	claim, that being an independent appraisal or research						
2	or quotes from dealers"?						
3 A	I mean, I've instructed Ron and others that diminished						
4	value needs to be looked at independently, based on a						
5	myriad of factors I've already talked about, and that						
6	these are an independent evaluation from an						
7	independent adjuster on diminished value, the						
8	customer's own work that has some level of objectivity						
9	to it, those are a couple as I said before, those						
10	are two methods in which I've instructed Ron and						
11	others to explain to the customer, educate the						
12	customer on what inherent diminished value is.						
13	MR. FUTSCHER: We're down to five						
14	minutes. Let's go ahead and take a break here.						
15	VIDEOGRAPHER: As we go off the						
16	record, this is the end of Disc No. 1. The time is						
17	12:14.						
18	(Lunch recess 12:14 to 1:14 p.m.)						
19							
20	VIDEOGRAPHER: We are now back on						
21	the record. The time is 1:14.						
22 Q	(By Mr. Futscher) Mr. Stave, we were talking this						
23	morning about the instructions that you gave to						
24	Mr. Fromm with respect to handling a DV claim.						
25	Did those continue to be the instructions that you						

Page 85 1 gave to him when you were a product line manager as far as how to handle a diminished value claim? 2 Yes, and let me be clear that the instructions I gave 3 A you are not necessarily a complete list, but it's a 5 general review. It's the best list that you can give to me as we sit here today; is that correct? As you're asking me off the cuff, I think it's a 9 pretty good representation, yes. Okay. Did you think of anything else over lunch that 10 Q you would add to that list? 11 12 A Perhaps you could read it back to me or the court 13 reporter could read it back to me. Well, is there anything else that you thought of 14 Q without having it read back to you? 15 Sure. 16 A One of the things that I think is important to 17 18 note is that in part of the analysis we make sure that 19 we -- if there is potential diminished value, we make 20 sure that we get an accurate actual cash value, and when I say "accurate cash value," it's important 21 22 because you're basing actual cash value before the loss versus an actual cash value of inherent potential 23 24 perception of diminished value. 25 To do that we will run a CCG evaluation, and in

Page 86 1 that evaluation, and this is true as a general practice, we make absolutely or we have absolutely no 2 distinction or no penalty or no deduction for a 3 vehicle that has been in an accident and repaired. It 4 5 is -- the actual cash value is the same regardless if 6 the vehicle has been in an accident, repaired appropriately, or it has not. 7 That is one comment I would make that s -- that is 8 that it is something that we do to determine 9 diminished value or potential diminished value. 10 What's the purpose of running the CCC evaluation? 11 Q To determine an actual cash value of the vehicle. 12 A And actual cash value of the vehicle prior to the 13 Q 14 loss? 15 A Yes. Anything else you thought of that you would add to the 16 Q list of instructions that you gave to Mr. Fromm as far 17 as how he was to handle diminished value claims? 18 We-- again, I believe I mentioned this, but I'll 19 A 20 expand a little bit. I mean, when we're talking to the customer, we are clear and we will make sure --21 will ask the question if the vehicle has had any other 22 23 damage to the vehicle that has been repaired. We'll determine if the customer is the owner of the vehicle, 24 do they lease the vehicle, are they the legal owner. 25

Page 87 We'll evaluate the vehicle for post repairs. In 1 2 most situations we will do so by photos or look at the 3 estimate. 4 There are times where we'll actually physically go 5 and inspect the vehicle or a company that we -- an 6 individual that we hire will do the same thing, 7 physically inspect the vehicle for post repair 8 quality. Is that primarily to look for repair-related 9 Q diminished value? 10 Well, it's a couple of things. 11 A 12 We want to see that the vehicle is repaired. Perhaps the customer has turned in an estimate of 13 damages and never fixed the car, in which case that 14 has to be addressed clearly, but it's also, as you 15 said, to ensure that the quality of repairs are good 16 17 quality. 18 Q With those additional instructions, would that -- as best you can recall here today, would be the 19 instructions that you had given to Mr. Fromm 20 throughout the time that you were a unit manager and 27 then throughout the time you were the product line 22 manager? 23 24 A Yeah, with the overall caveat that we consider each 25 claim in its own value, we evaluate each claim

Page 88

- depending upon the factors associated with that
- 2 individual claim, and that he, you know, or his
- 3 people-- or the people that are doing the diminished
- 4 value handling report any settlement -- potential
- 5 settlement or any potential payment to either him up
- 6 to a thousand or to me from a thousand to \$2,500.
- 7 Q Other than Mr. Fromm, who else handles diminished
- 8 value claims within your geographic region today?
- 9 A Right now? Are you asking me currently?
- 10 Q Yes.
- 11 A In Oregon I have two unit leaders that will have
- 12 diminished value be reported to them. One gentleman
- is Ron Blair, a gentleman is Jerry Veach.
- 14 Q And you said their position is that of a unit leader?
- 15 A Same as Mr. Fromm.
- 16 Q Okay.
- 17 A And then there are a handful of claims examiners
- 18 within my region that -- excuse me, the new term for
- 19 them, field specialist one, two, or three, that handle
- 20 diminished value as well.
- 21 Q Can you identify those by name?
- 22 A Yeah, as I'm sitting I think I can give you a good
- 23 representation list.
- 24 In Washington an individual by the name of Shalene
- 25 Ryan, an individual by the name of Beth Overby, a

Page 139 attention -- let me start over. If diminished value is not brought to your 2 attention by the customer, am I correct in stating 3 that it's not something that, within your region, the 4 field specialist would either educate or make sure 5 that the customer understands that they could be entitled to diminished value payment under their policy? 8 MS. DAWSON: Object to the form of 9 10 the question. THE WITNESS: That was a long--11 (By Mr. Futscher) It was a long question. 12 Q 1 was trying to take your long answer and make 13 sure we are on the same page. 14 It is not part of the workflow, when they're looking 15 A at the car, to explain to the customer every possible 16 indirect damage that may occur as a result of the 17 loss. 18 If -- we do, however, tell them that any 19 loss-related damages that we're aware of, that the 20 customer makes us aware of, we will address. 21 Okay. You stated that "We are aware of or the 22 Q customer makes us aware of, " correct? 23 That we are aware of that is -- for example, when I 24 A make that statement, if -- like I said before, if there

Page 140 is frame-related damage to the rear of the car and as 1 a result the front end of the vehicle sways the 2 opposite direction, and it's at the shop, we're doing a supplement, we see the frame specs, that's indirect damage that at that time -- okay. We are aware of that 5 and we'll address that. 6 Are you saying then that from the experience of 7 0 Safeco, within the region that you're working, that when a vehicle sustains significant structural damage, 9 that one of the damages you're not aware of is 10 11 diminished value damage? MS. DAWSON: Object to the form of 12 13 the question. THE WITNESS: I think that that's a 14 very simple way of looking at it. 15 I think that there could be cars with significant 16 structural damage that do not have inherent diminished 17 18 value, and I can give you examples of ones that I 19 believe would not. (By Mr. Futscher) Could you give me examples of ones 20 Q you believe do and, in fact, have, in fact, paid 21 diminished value on? 22 There may be diminished value potentially on - you 23 A know, if it's a newer car and, you know, the 24 customer -- it's significant damage to that car, that 25

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	Page 141
1	might be one that might have diminished value.
2	However, I have seen examples, and we've tracked
3	them, where the vehicle has been repaired and the
4	vehicle was sold at retail or better than retail, so
5	even in that scenario, the worst you know, the
6	typical case that you might be alluding to, and this
7	is a real high-end vehicle with significant damage, it
-8	may not have diminished value.
9	It depends upon the quality of the repair, depends
10	upon the type of the vehicle.
11	There's lots of factors that it could depend upon.
12	While I may look at that and say, "That might have
13	diminished value," it just as well may not.
14 Q	And if you looked at it and said, "It might well have
15	diminished value, am I correct that unless the
16	insured asks you to specifically look at that, you
17	wouldn't advise them that you thought it might have
18	diminished value?
19	MS. DAWSON: Object to the form of
20	the question.
21	THE WITNESS: Again, it's a - it's
22	something that is highly subjective and case by case,
23	and there's many different factors.
24 Q	(By Mr. Futscher) My question was directly to you.
25	You said in a situation like that you might think

Page 142 that it has diminished value, and my question is if 1 you thought that --Ð Might or might not. 3 A Okay. But you said it might, and if you thought that 4 Q it might have diminished value, was that something you 5 would advise the customer, even if the customer had 6 not asked you to look at diminished value? 7 MS. DAWSON: Object to the form of 8 the question; mischaracterizes the witness's prior 9 testimony. 10 THE WITNESS: We're going to address 11 the damages that we can identify, we can see, and 12 we're going to not assume that there's damages that 13 may or may not be as a result of the loss, and that 14 would include diminished value. 15 (By Mr. Futscher) You said that you had examples 16 Q 17 where you were tracking vehicles. When did that take place? 18 I can't give you an exact time or date, but we have, 19 A on a couple different occasions, and we've also worked 20 with some independent adjusters, we've -- in Washington 21 you have the ability to, as an insurance company, 22 obtain a copy of a bill of sale on a vehicle, and so 23 if you have a vehicle that has suffered X damage, it's 24 repaired, and we know that this was the ACV before the 25

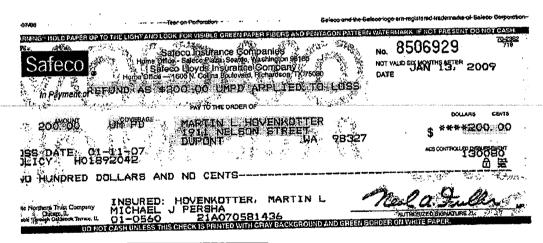
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Page 189
                                                ) I, Terilynn Pritchard, RPR, CRR,
) ss CCR # 2047, a duly authorized
) Notary Public in and for the State
of Washington, residing at
             STATE OF WASHINGTON )
  1
  2
             County of King
                                                          Auburn, do hereby certify:
  3
  4
            That the foregoing deposition of MICHAEL G. STAVE was taken before me and completed on November 12, 2009, and thereafter was transcribed under my direction; that the deposition is a full, true and complete transcript of the testimony of said witness, including all questions, answers, objections, motions and exceptions.
  5
  6
  7
             objections, motions and exceptions;
  8
             That the witness, before examination, was by me duly sworn to testify the truth, the whole truth, and nothing but the truth, and that the witness reserved the
  9
             right of signature;
10
                              That I am not a relative, employee, attorney or
11
             counsel of any party to this action or relative or employee of any such attorney or counsel and that I am not financially interested in the said action or the outcome
12
             thereof:
13
                              That I am herewith securely sealing the said
14
             deposition and promptly delivering the same to
             Attorney Van Bunch.
15
                               IN WITNESS WHEREOF, I have hereunto set my hand
16
             and affixed my official seal this 16th day of November,
             2009.
17
18
19
20
                                                Terilynn Pritchard, CCR, RPR, CRR
21
                                                 Notary Public in and for the State of Washington, residing at
22
                                                 Auburn.
23
24
25
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EXHIBIT A-6

> MARTIN L HOVENKOTTER 1911 NELSON STREET DUPONT WA 98327

/ERAGES PAID THIS CHECK:
200.00 UM PD UM PROPERTY DAMAGE

**200.00 TOTAL PAID THIS CHECK JURED: HOVENKOTTER, MARTIN L BEHALF OF: HOVENKOTTER, MARTIN L PAYMENT OF: REFUND AS \$300.00 UMPD APPLIED TO LOSS



Redacted financial information E 5 50#

Hovenkotter0067

EXHIBIT A-7

IN THE UNITED ST	ATES DISTRICT COURT
IN AND FOR THE WESTER	N DISTRICT OF WASHINGTON
AT	SEATTLE
MARTIN HOVENKOTTER,)
)
Plaintiff,)
)
vs.) No. 2:09-cv-00218 JLR
SAFECO INSURANCE COMPANY)
OF ILLINOIS,)
·) (1) (1) (1) (1) (1) (1) (1) (1) (1) (1
Defendants.)
	_)

DEPOSITION OF **MICHAEL D. CARROLL**Friday, February 19, 2010 9:22 a.m.

VERBATIM VIDEO TRANSCRIPT NMA COPY

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 1
                IN THE UNITED STATES DISTRICT COURT
 2
           IN AND FOR THE WESTERN DISTRICT OF WASHINGTON
  3
                             AT SEATTLE
  4
 5
      MARTIN HOVENKOTTER,
                     Plaintiff,
 6
 7
                                 ) No. 2:09-cv-00218 JLR
               vs.
 8
      SAFECO INSURANCE COMPANY
      OF ILLINOIS,
 9
                    Defendants. )
10
11
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16
                 Deposition of MICHAEL D. CARROLL, taken
17
           on behalf of Plaintiff at 3 Park Plaza, Suite
18
           2000, Irvine, California 92614, commencing at
19
           9:22 a.m., Friday, February 19, 2010, before
20
           Debra Kottke, CSR No. 7422, pursuant to Notice.
21
22
23
24
25
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Nell McCallum & Associates (409)838-0333

1 Irvine, California 2 Friday, February 19, 2010 9:22 a.m. 3 4 5 6 VIDEO OPERATOR: Good morning. Here begins media No. 1 of the deposition of Michael Carroll in 7 the matter of Hovenkotter versus Safeco Insurance 8 9 Company of Illinois. The case is number 2:09CV-00218 10 JLR. Today's date, February 19, 2010. The time is 9:22 a.m. The deposition is taken at 3 Park Plaza, 11 Irvine, California, and is being taken on behalf of 12 13 the plaintiff. The videographer is Barry Varanese 14 appearing on behalf of Precise Reporting located in 15 Santa Ana, California. 16 Can we please have introductions beginning 17 with the witness. 18 THE WITNESS: My name is Michael Carroll, 19 C-a-r-r-o-l-l. 20 MS. POWERS: Tiffany Powers for Defendant, 21 Safeco Insurance Company of Illinois. 22 MR. BUNCH: Van Bunch, Bonnett, Fairbourn, 23 Friedman & Balint for the Plaintiffs. 24 VIDEO OPERATOR: Thank you. You may swear the 25 witness.

Q. And it's the company's responsibility to make that refund of the deductible when facts are made known to it that indicate they've misapplied the coverage line, right?

MS. POWERS: Objection.

THE WITNESS: Right.

BY MR. BUNCH:

5

- Q. At what point in time in terms of entering information into the CVO or claims file is the liability analysis typically conducted?
- A. So, for the most part, we require our adjusters within seven days of getting their file to complete a report in the file that's going to cover what are the facts of the loss, what are the coverages, what does liability look like, what are the damages, what's your work plan, and are you going to enter any reserves, if necessary. I can't tell you that within seven days they're going to finish their liability investigation because every claim's going to be different.

If all the parties are available and we take their statements, we can come to a conclusion at that point, great. A lot of the times people aren't home. We're sending contact letters to witnesses. You know, every claim's going to be different so I can't

give you a time period as to when. The sooner the better.

- Q. The standard, though, is seven days?
- A. The standard is complete a first report within seven days and if you can't make a determination as to the facts, the coverages, the liability, the damages, in your work plan you're putting together a plan as to how to move that along and adjust that claim.
- Q. Whether you've noticed it or not, one of the things I'm trying to do is go step by step through building the claim file and we've gone through intake and now it either has gone to express or to a control examiner.

When a control examiner gets a claim file, what reports and analysis are they supposed to conduct upon receiving it?

A. So, a control adjuster is going to be assigned a new claim. It's their responsibility to review what our intake department has input. They are going to make all of the calls, make sure all of the items are adjusted, basic adjustment of the claim. Make sure that the vehicles are all getting inspected, if needed. Make sure that people are put into the rental cars, if that's covered. Taking

statements. You know, basic adjustment, they're going to make all that and, again, within seven days we are asking them to complete a first report if you have enough information to do so.

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- Q. So, my question is really between the completion of intake and the first report, is there file documentation that's supposed to go on by name like the liability analysis, other analyses that are entered into the CVO?
- A. There could be. There's going to be records of contact in there of everybody that we talked to. If there's something specific in regards to a liability analysis, they're going to have to do looking up statutes or case law or whatever the case may be, they may have an entry as to, you know, further investigation into liability. But, you know, basically you're going to take all of the statements that are necessary to formulate your liability decision. That's going to be statement of insured, statement of claimant, statement of witness, whoever, then at some point you're going to have a first report that's going to pull all that information together and go through a duty breach, causation damages analysis and formulate your decision on liability if you can at that point.

Q. Is all of that information in terms of the investigation collected in what's called a claims log?

A. Yes.

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Q. What other -- strike that.

Is the claims log a separate file within the CVO or is the CVO and the claims log the same thing?

A. So, CVO, which stands for our claims virtual office, is a repository of everything. So, it's going to have, you know, one page that's going to be a summary of everything that's going on, basically a summary of what intake did. So, it's going to have the facts of the loss, the time, the date, the parties involved. There will be another tab that will show all the payments that were made. There will be another tab on there that will show all the parties involved and their addresses and phone numbers, and then there will be a -- I believe it's a documents tab and I believe that's -- when you have a copy of the claim file, that's what you're looking at is every single entry into the document. So, it will have -- any estimates that were written get uploaded, any photos get uploaded, any incoming calls, outgoing calls, reports, everything is in that area. So, it's a different tab. It's all contained within the CVO

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     system
 2
          MR. BUNCH: Okay. Let's take a break for a
 3
     minute. I'm going to shuffle paper and go through
     Mr. Hovenkotter's file.
 4
          VIDEO OPERATOR: Off the record the time is
 5
 6
     10:23 a.m.
           (Short break taken from 10:23 a.m.
 7
          to 10:48 a.m.)
 8
 9
           (Plaintiff's Exh-2 was marked for
          Identification.)
10
          VIDEO OPERATOR: We are back on the record. The
11
12
     time's 10:48 a.m.
     BY MR. BUNCH:
13
          Q. Mr. Carroll, you have Exhibit 2 in front of
14
     you which is identified by SICI 235. It says "Team
1.5
     Assignment Activity 2/27/2007" at the top for
16
17
     Mr. Hovenkotter's claim.
              Did I identify the document correctly?
18
          A. You did.
19
20
          Q. What is this page of the CVO?
          A. This looks to be a screen shot of the
21
22
     vehicle tasking assignment.
          Q. And would this be completed by the CSR?
23
24
          A. In this case I believe it was, yes.
          Q. Where it says "Assignment made by SUSASC to
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1 repair. 2 Q. What does "no PG" indicate to you? 3 A. No president's quarantee. 4 Q. And that's because Haury's Lake City 5 Collision is a non-PACE shop, right? 6 A. It's a non-Safeco-affiliated shop. 7 O. PACE stands for? 8 A. Premier Auto -- I don't recall the full 9 acronym. Q. Claims Excellence or something? 10 A. Okay. 11 12 Q. It doesn't stand for pay all claims every 13 time, does it? You don't have to answer that. 14 MS. POWERS: Objection. 15 BY MR. BUNCH: 16 Q. And then underneath here there is also kind of an activity log sort of thing, I guess, that's 17 18 generated by pathways, but I also take it you're not 19 familiar with that, are you? 20 A. I am not. 21 Q. Exhibit 8, though, appears to be what 22 Mr. Brennan completed as the estimate of record with -- as supplemented for the purposes of paying 23 24 the claim? 25 A. I believe so.

(Plaintiff's Exh-9 was marked for 1 2 Identification.) 3 BY MR. BUNCH: Q. Mr. Carroll, Exhibit 9 is Pages 246 through 4 249 of Mr. Hovenkotter's claim file and again the 5 6 first page just indicates I think that Miss Steele 7 ran his payment history report. Is this another tab in CVO? 8 9 A. Yes. Q. You see on Page 247 there are four payments 10 11 made, correct? A. I do. 12 13 Q. And the three are made under collision and 14 one is made under claim class UMPD, correct? 15 A. Yes. 16 Q. But, UMPD payment for \$200 was made on 17 January 13, 2009. Do you know why that payment was 18 made? 19 A. Following the receipt of the letter from 20 Mr. Hovenkotter's attorney, the file was re-opened, 21 another look was given at that file and at that time 22 it was determined that a mistake was made in 23 classifying this as a collision loss and they 24 re-classified it as a UMPD loss and refunded his 25 deductible difference.

99 1 Q. Almost two years later? 2 A. Correct. 3 Q. Is the standard operating procedure at Safeco for hit-and-run claims to classify them as 4 5 collision in the first place? 6 A. No. 7 Q. Is the standard operating procedure at Safeco for multi-vehicle accidents to enter them as 8 9 collision in the first place? 10 A. No. MS. POWERS: Objection. 11 12 BY MR. BUNCH: 13 Q. Is the standard operating procedure at 14 Safeco for any claim when taken in to attribute the 15 coverage line applicable to that claim according to 16 the facts then known as accurately as possible? 17 A. Yes. 18 Q. Is that operating procedure in writing? 19 A. It's within our training guidelines, best 20 practices, correct. 21 Q. And that includes separate unit training on 22 how to determine whether the uninsured motorist 23 coverage is applicable to any given set of facts? 24 A. Yes. 25 Q. And that's part of the online training

1 2 CERTIFICATE 3 4 I, DEBRA KOTTKE, CALIFORNIA C.S.R. NO. 7422, 5 DO HEREBY CERTIFY THAT PRIOR TO BEING EXAMINED, THE 6 WITNESS NAMED IN THE FOREGOING PROCEEDING WAS BY ME 7 DULY AFFIRMED TO TESTIFY THE TRUTH, THE WHOLE TRUTH, 8 AND NOTHING BUT THE TRUTH. 9 THAT THE FOREGOING IS A FULL, TRUE AND 10 CORRECT TRANSCRIPT OF MY SAID NOTES AND A FULL, TRUE 11 AND CORRECT STATEMENT OF SAID TESTIMONY TO THE BEST 12 OF MY ABILITY. THAT THE DISMANTLING OF THE ORIGINAL 14 TRANSCRIPT WILL VOID THE REPORTER'S CERTIFICATE. 15 I FURTHER CERTIFY THAT I AM NOT INTERESTED 16 IN THE EVENTS OF THIS ACTION. 17 I DECLARE UNDER PENALTY OF PERJURY THAT THE 18 FOREGOING IS TRUE AND CORRECT. 19 20 EXECUTED AT LAGUNA BEACH, CALIFORNIA, THIS 21 DAY OF _____, 2010. 22 23 24 DEBRA KOTTKE, C.S.R. #7422 REGISTERED PROFESSIONAL REPORTER 25

EXHIBIT A-8

POLICY LANGUAGE EXCERPTS

				AGE EXCERPTS		
Title of Policy	Policy ID Number	Major Exclusions	Duties After Accident or Loss Specific to Uninsured/ Underinsured	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
			Motorist Coverage	A 144 (9)		
ALASKA	SA-1852/	The limit of liability shown	C. A person	A. We will pay damages	D. "Property	If we and an insured do not
PERSON	AKEP 5/05	in the Declarations for	seeking	which an insured is legally	damage", as	agree:
AL		Uninsured/ Underinsured	Uninsured/	entitled to recover from the	used under	Whether that insured is
AUTO		Motorists Property	Underinsured	owner or operator of an	this coverage,	legally entitled to recover
POLICY		Damage is our maximum	Motorists	uninsured motor vehicle	means	damages; or
1		limit of liability for all	Coverage must	or underinsured motor	damage to or	2. As to the amount of
1		property damage sustained	aiso:	vehicle because of:	destruction of	damages which are
1		in any one accident.	1. Report the	1. Bodily injury sustained	your covered	recoverable by that
İ		This is the most we will pay	accident to the	by an insured and	auto.	insured; from the owner or
		regardless of the number	police or other	caused by an accident if	However,	operator of an uninsured
		of:	civil authority	the Declarations indicates	property	motor vehicle or
		1. Insureds;	within twenty-four	that Uninsured/	damage does	underinsured motor
		2. Claims made;	(24) hours or as	Underinsured Motorists	not include	vehicle then the matter may
		3. Vehicles or premiums	soon as	Coverage Bodily Injury	loss of use of	be arbitrated. However,
	ł .	shown in the Declarations;	practicable if a hit-	applies; and	your covered	disputes concerning
1		Or	and-run driver is	2. Property damage	auto.	coverage under this Part
	1	4. Vehicles involved in the	involved.	caused by an accident, if		may not be arbitrated.
1	1	accident.	2. Promptly send	the Declarations indicates		Both parties must agree to
	I	D. Cubicat to #!-	us copies of the	that property damage		arbitration. If so agreed,
	ľ	B. Subject to this	legal papers if a	Uninsured/ Underinsured		each party will select an
1	Ī	maximum, our limit of	suit is brought.	Motorists Coverage		arbitrator. The two
1	1	liability will be the lesser of:		applies. The owner's or		arbitrators will select a third.
	1	2. For property damage		operator's liability for these		If they cannot agree within 30 days, either may request
1	I	only:		damages must arise out of the ownership		that selection be made by a
1		a. The amount necessary		maintenance or use of the		
1		to repair or replace your		uninsured motor vehicle		judge of a court having jurisdiction.
		covered auto with other		or underinsured motor		
1		property of like kind and quality;		vehicle. If both the owner	ļ	Unless both parties agree otherwise, arbitration will
	1	b. The actual cash value of		and operator of the		take place in the county in
		your covered auto; or		uninsured motor vehicle		which the insured lives.
		3. The applicable limit of		or underinsured motor	Ì	Local rules of law as to
1			·	vehicle are unknown		procedure and evidence will
1		liability for this coverage.		payment under Uninsured/		apply. A decision agreed to
		E. No payment will be		Underinsured Motorists		by two of the arbitrators will
		made for loss paid to the		Coverage shall be made	ĺ	be binding as to:
1		"insured" under Part D of		only where direct physical		1. Whether the insured is
				contact between the		legally entitled to recover
		this policy or any similar		insured and uninsured		damages;
		physical damage insurance		motor vehicle or		2. The amount of damages.
		under any other policy.		underinsured motor		This applies only if the
			ŀ	vehicle has occurred.	1	amount does not exceed
ŀ			ĺ	We will pay damages under	ļ	the minimum limit for liability
	1		Ì	this coverage caused by an		specified by the financial
1			ļ	underinsured motor		responsibility law of Alaska.
				vehicle only if 1, and 2.	1	If the amount exceeds that
1	1			below applies;	1	limit, either party may
			1	1. The limits of liability	1	demand the right to a trial.
l			l	under any applicable bodily	1	This demand must be made
ł			1	injury liability bonds or	1	within 60 days of the
				policies have been		arbitrators' decision. If this
1			1	exhausted by payment of	1	demand is not made, the
			1	judgments or settlements;		amount of damages agreed
İ			I	or	1	to by the arbitrators will be
			1	2. A tentative settlement	1	binding; and
			I	has been made between		3. Who is responsible for
			I	an insured and the insurer		payment of all expenses
			1	of the underinsured motor	ļ	and fees, not including
1			Ī	vehicle and we:	1	counsel fees or adjuster
			İ	a. have been given prompt		fees, incurred because of
1	ł		Ī	written notice of such	1	arbitration.
1			1	tentative settlement; and	-	Each party will pay the
1			I	b. advance payment to the		counsel fees and adjuster
1			1	Insured in an amount		fees it incurs.
1				equal to the tentative		
			1	settlement within 30 days		
1		†	1	after receipt of notification.		
1				No judgment for damages		
1		· ·		arising out of a suit brought		
1			1	against the owner or		
			1	operator of an uninsured		
1	1		i	motor vehicle or		
					·	

Title of Policy	Policy ID Number	Major Exclusions	Duties After Accident or Loss Specific to Uninsured/ Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
ALASKA PERSON	SA-1852/ AKEP R1	7. For the first \$250 of the amount of property	C. A person seeking	underinsured motor vehicle is binding on us unless we: 1. Received reasonable notice of the pendency of the suit resulting in the judgment; and 2. Had a reasonable opportunity to protect our interests in the suit. A. We will pay damages which an insured is legally	D. "Property damage", as	A. If we and an insured do not agree:
AL AUTO POLICY	4/09	damage to your covered auto in any one accident. The limit of liability shown in the Declarations for Uninsured/Underinsured Motorist Property Damage is our maximum limit of liability for all property damage sustained in any one accident. This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the accident. B. Subject to this maximum, our limit of liability will be the lesser of: 2. For property damage only: a. The amount necessary to repair or replace your covered auto with other property of like kind and quality; b. The actual cash value of your covered auto; E. No payment will be made for loss pald to the Insured under Part D of this policy or any similar physical damages insurance under any other policy.	Uninsured/ Underinsured Motorists Coverage must also: 1. Report the accident to the police or other civil authority within twenty-four (24) hours or as soon as practicable when a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a sult is brought.	entitled to recover from the owner or operator of an uninsured motor vehicle or underinsured motor vehicle because of: 1. Bodily injury sustained by that insured and caused by an accident if the Declarations indicates that Uninsured/ Underinsured Motorists Coverage Bodily Injury applies; and 2. Property damage caused by an accident, if the Declarations indicates that property damage Uninsured/ Underinsured Motorists Coverage applies. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle or underinsured motor vehicle. If both the owner and operator of the uninsured Motorists Coverage shall be made only where direct physical contact between the insured and uninsured motor vehicle or underinsured motor vehicle only if 1. or 2. below applies: 1. The limits of liability under any applicable bodily injury liability bonds or policies have been exhausted by payment of judgments or settlement; and b. advance payment to the insured in an amount	used under this coverage, means damage to or destruction of your covered auto. However, property damage does not include loss of use of your covered auto.	1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle or under insured motor vehicle or under insured motor vehicle then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding. Each party will pay the counsel fees and adjuster fees it incurs.

Title of Policy	Policy ID Number	Major Exclusions	Dutles After Accident or Loss Specific to Uninsured/ UnderInsured	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
ALASKA PERSON AL AUTO POLICY	SA-1852/ AKEP 1/07	7. For the first \$250 of the amount of property damage to your covered auto in any one accident. The limit of liability shown in the Declarations for Uninsured/Underinsured Motorist Property Damage is our maximum limit of liability for all property damage sustained in any one accident. This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the accident. B. Subject to this maximum, our limit of liability will be the lesser of: 2. For property damage only: a. The amount necessary to repair or replace your covered auto with other property of like kind and quality; b. The actual cash value of your covered auto; E. No payment will be made for loss paid to the Insured under Part D of this policy or any similar physical damages insurance under any other policy.	C. A person seeking Uninsured/ Underinsured Motorists Coverage must also: 1. Report the accident to the police or other civil authority within twenty-four (24) hours or as practicable when a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	equal to the tentative settlement within 30 days after receipt of notification. No judgment for damages arising out of a suit brought against the owner or operator of an uninsured motor vehicle is binding on us unless we: 1. Received reasonable notice of the pending suit resulting in the judgment; and 2. Had a reasonable opportunity to protect our interests in the suit. A. We will pay damages which an Insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle or underinsured motor vehicle because of: 1. Bodily injury sustained by an insured and caused by an accident if the Declarations indicates that Uninsured/ Underinsured Motorists Coverage Bodily Injury applies; and 2. Property damage caused by an accident, if the Declarations indicates that Uninsured/ Underinsured Motorists Coverage applies. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle or underinsured motor vehicle are unknown, payment under Uninsured/Underinsured motor vehicle are unknown, payment under Uninsured motor vehicle or underinsured motor vehicle are unknown, payment under Uninsured and uninsured motor vehicle has occurred. SA-1852/AKEP 1/07 — 8 We will pay damages under this coverage caused by an underinsured motor vehicle or underinsured motor vehicle has occurred. SA-1852/AKEP 1/07 — 8 We will pay damages under this coverage caused by an underinsured motor vehicle only if 1. or 2. below applies: 1. The limits of liability under any applicable bodily injury llability bonds or policies have been exhausted by payment of iudgments or settlements:	D. "Property damage", as used under this coverage, means damage to or destruction of your covered auto. However, property damage does not include loss of use of your covered auto.	A. If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner coperator of an uninsured motor vehicle or under insured motor vehicle or under insured motor vehicle then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Bot parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a thir if they cannot agree within 30 days, either may reque that selection be made by judge of a court having jurisdiction. Unless both parties agree otherwise, arbitration will take place it the county in which the insured lives. Local rules law as to procedure and evidence will apply. A decision agreed to by two the arbitrators will be binding. Each party will pathe counsel fees and adjuster Fees it incurs.

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				has been made between an insured and the insurer of the underinsured motor vehicle and we: a. have been given prompt written notice of such tentative settlement; and b. advance payment to the Insured in an amount equal to the tentative settlement within 30 days after receipt of notification. No judgment for damages arising out of a suit brought against the owner or operator of an uninsured motor vehicle is binding on us unless we: 1. Received reasonable notice of the pending suit resulting in the judgment; and 2. Had a reasonable opportunity to protect our intersets in the suit		
ALASKA PERSON AL AUTO POLICY	SA-1852/ AKEP 3/06	5. For the first \$250 of the amount of property damage to your covered auto in any one accident. The limit of liability shown in the Declarations for Uninsured/Underinsured Motorist Property Damage is our maximum limit of liability for all property damage sustained in any one accident. B. Subject to this maximum, our limit of liability will be the lesser of: 2. For property damage only: a. The amount necessary to repair or replace your covered auto with other property of like kind and quality; b. The actual cash value of your covered auto; E. No payment will be made for loss paid to the Insured under Part D of this policy or any similar physical damages insurance under any other policy.	A person seeking Underinsured Motorists Coverage must: 1. A person seeking Uninsured/ Underinsured Underinsured Motorists Coverage must also: 1. Report the accident to the police or other civil authority within twenty-four (24) hours or as soon as practicable when a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought	interests in the suit. A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of. 1. Bodily injury sustained by an Insured and caused by an accident if the Declarations indicates that Uninsured/ Underinsured Motorists Coverage Bodily Injury applies; and 2. Property damage caused by an accident, if the Declarations indicates that property damage Uninsured/Underinsured Motorists Coverage applies. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle or underinsured motor vehicle. If both the owner and operator of the uninsured motor vehicle are unknown, payment under Uninsured/Underinsured Motorists Coverage shall be made only where direct physical contact between the insured and uninsured motor vehicle or underinsured motor vehicle has occurred. We will pay damages under this coverage caused by an underinsured motor vehicle only if 1. and 2. below applies;	D. "Property damage", as used under this coverage, means damage to or destruction of your covered auto. However, property damage does not include loss of use of your covered auto.	if we and an insured do not agree: 1. Whether that Insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle or underinsured motor vehicle or underinsured motor vehicle then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. Unless both parties agree otherwise, arbitration will take place in the county in which the Insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether the insured is legally entitled to recover damages; 2. The amount of damages. This applies only if the amount does not exceed the minimum limit for liability specified by the financial responsibility law of Alaska. If the amount exceeds that limit, either party may

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				under any applicable bodily injury liability bonds or policies have been exhausted by payment of judgments or settlements; or 2. A tentative settlement has been made between an insured and the insurer of the underinsured motor vehicle and we: a. have been given prompt written notice of such tentative settlement; and b. advance payment to the insured in an amount equal to the tentative settlement within 30 days after receipt of notification. No judgment for damages arising out of a suit brought against the owner or operator of an uninsured motor vehicle or underinsured motor vehicle is binding on us unless we: 1. Received reasonable notice of the pendency of the suit resulting in the judgment; and 2. Had a reasonable opportunity to protect our		This demand must be made within 60 days of the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators will be binding; and 3. Who is responsible for payment of all expenses and fees, not including counsel fees or adjuster fees, incurred because of arbitration. Each party will pay the counsel fees and adjuster fees it incurs.
ALASKA PERSON AL AUTO POLICY	SA-1852/ AKEP 12/03	The limit of liability shown in the Declarations for Uninsured/Underinsured Motorist Property Damage is our maximum limit of liability for all property damage sustained in any one accident. This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the accident. B. Subject to this maximum, our limit of liability will be the lesser of: 2. For property damage only; a. The amount necessary to repair or replace your covered auto with other property of like kind and quality; b. The actual cash value of your covered auto; E. No payment will be made for loss paid to the Insured under Part D of this policy or any similar physical damages insurance under any other policy.	C. A person seeking Uninsured/ Underinsured Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	interests in the sult. A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle or underinsured motor vehicle because of: 1. Bodily Injury sustained by an insured and caused by an accident if the Declarations indicates that Uninsured/ Underinsured Motorists Coverage Bodily Injury applies; and 2. Property damage caused by an accident, if the Declarations indicates that property damage Uninsured/Underinsured Motorists Coverage applies. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle or underinsured motor vehicle. We will pay damages under this coverage caused by an underinsured motor vehicle only if 1. and 2. below applies; 1. The limits of liability under any applicable bodily injury liability bonds or policies have been exhausted by payment of judgments or settlements; or	D. "Property damage", as used under this coverage, means damage to or destruction of your covered auto. However, property damage does not include loss of use of your covered auto.	If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle or underinsured motor vehicle then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select an arbitrators will select an that selection be made by a judge of a court having jurisdiction. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether the insured is legally entitled to recover damages; 2. The amount of damages. This applies only if the

Title of Policy	Policy ID Number	Major Exclusions	Duties After Accident or Loss Specific to Uninsured/ Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
				2. A tentative settlement has been made between an insured and the insurer of the underinsured motor vehicle and we: a. have been given prompt written notice of such tentative settlement; and b. advance payment to the insured in an amount equal to the tentative settlement within 30 days after receipt of notification. No judgment for damages arising out of a suit brought against the owner or operator of an uninsured motor vehicle or underinsured motor vehicle to binding on us unless we: 1. Received reasonable notice of the pendency of the suit resulting in the judgment; and 2. Had a reasonable opportunity to protect our interests in the suit.		amount does not exceed the minimum limit for liability specified by the financial responsibility law of Alaska. If the amount exceeds that limit, either party may demand the right to a trial. This demand must be made within 60 days of the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators will be binding; and 3. Who is responsible for payment of all expenses and fees, not including counsel fees or adjuster fees, incurred because of arbitration. Each party will pay the counsel fees and adjuster fees it incurs.
ALASKA PERSON AL AUTO POLICY	SA-1852/ AKEP 11/04	The limit of liability shown in the Declarations for Uninsured/Underinsured Motorist Property Damage is our maximum limit of liability for all property damage sustained in any one accident. This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the accident. B. Subject to this maximum, our limit of liability will be the lesser of: 2. For property damage only; a. The amount necessary to repair or replace your covered auto with other property of like kind and quality; b. The actual cash value of your covered auto; E. No payment will be made for loss paid to the insured under Part D of this policy or any similar physical damages insurance under any other policy.	C. A person seeking Uninsured/ Underinsured Motorists Coverage must also: 1. Report the accident to the police or other civil authority within twenty-four (24) hours or as soon as practicable if a hitand-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	A. We will pay damages which an Insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle or underinsured motor vehicle because of: 1. Bodily Injury sustained by an insured and caused by an accident if the Declarations indicates that Uninsured/ Underinsured Motorists Coverage Bodily Injury applies; and 2. Property damage caused by an accident, if the Declarations indicates that property damage Uninsured/Underinsured Motorists Coverage applies. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle or underinsured motor vehicle or underinsured motor vehicle are unknown, payment under Uninsured/Inderinsured Motorists Coverage shall be made only where direct physical contact between the insured and uninsured motor vehicle or underinsured motor vehicle or underinsured motor vehicle or underinsured motor vehicle has occurred. We will pay damages under this coverage caused by an underinsured motor vehicle only if 1. and 2.	D. "Property damage", as used under this coverage, means damage to or destruction of your covered auto. However, property damage does not include loss of use of your covered auto.	ARBITRATION If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle or underinsured motor vehicle then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select at third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. Unless both parties agree otherwise, arbitration will take place in the county in which the Insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether the insured is legally entitled to recover damages; 2. The amount of damages. This applies only if the armount does not exceed the minimum limit for liability specified by the financial responsibility law of Alaska.

Tit l e of Policy	Policy ID Number	Major Exclusions	Duties After Accident or Loss Specific to Uninsured/ Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
			, navina detering	1. The limits of liability under any applicable bodily injury liability bonds or policies have been exhausted by payment of judgments or settlements; or 2. A tentative settlement has been made between an insured and the insurer of the underinsured motor vehicle and we: a. have been given prompt written notice of such tentative settlement; and b. advance payment to the insured in an amount equal to the tentative settlement within 30 days after receipt of notification. No judgment for damages arising out of a suit brought against the owner or operator of an uninsured motor vehicle or underinsured motor vehicle is binding on us unless we: 1. Received reasonable notice of the pendency of the suit resulting in the judgment; and 2. Had a reasonable opportunity to protect our interest in the witers.		limit, either party may demand the right to a trial. This demand must be made within 60 days of the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators will be binding; and 3. Who is responsible for payment of all expenses and fees, not including counsel fees or adjuster fees, incurred because of arbitration. Each party will pay the counsel fees and adjuster fees it incurs.
ALASKA PERSON AL AUTO POLICY	SA- 1852/AKEP 11/01	The limit of liability shown in the Declarations for Uninsured/Underinsured Motorist Property Damage is our maximum limit of liability for all property damage sustained in any one accident. This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the accident. B. Subject to this maximum, our limit of liability will be the tesser of: 2. For property damage only: a. The amount necessary to repair or replace your covered auto with other property of like kind and quality; b. The actual cash value of your covered auto; E. No payment will be made for loss paid to the Insured under Part D of this policy or any similar physical damages insurance under any other	C. A person seeking Uninsured/Underinsured Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	interests in the suit. A. We will pay damages which an Insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of: 1. Bodlly Injury sustained by an insured and caused by an accident if the Declarations indicates that Uninsured/ Underinsured Motorists Coverage Bodily Injury applies; and 2. Property damage caused by an accident, if the Declarations indicates that property damage Uninsured/Underinsured Motorists Coverage applies. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. We will pay damages under this coverage caused by an underinsured motor vehicle only if 1. and 2, below applies; 1. The limits of liability under any applicable bodlly injury liability bonds or policies have been exhausted by payment of judgments or settlements;	D. "Property damage", as used under this coverage, means damage to or destruction of your covered auto. However, property damage does not include loss of use of your covered auto.	ARBITRATION If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle or underinsured motor vehicle then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether the insured is legally entitled to recover

Title	Policy ID	Major Exclusions	Duties After Accident	Insuring Agreement Language	Definition of	Arbitration Provision Under
of Policy	Number		or Loss Specific to Uninsured/ Underinsured Motorist Coverage	for UMPD Coverage	"Property Damage" Under UMPD Section	UMPD Section
ALASK A PERSON AL AUTO POLICY	SA- 1714/AKEP 3/06	5. For the first \$250 of the amount of property damage to your covered auto in any one accident. The limit of liability shown in the Declarations for Uninsured/Underinsured Motorist Property Damage is our maximum limit of liability for all property damage sustained in any one accident. This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the accident. B. Subject to this maximum, our limit of liability will be the lesser of: 2. For property damage only: a. The amount necessary to repair or replace your covered auto with other property of like kind and quality; b. The actual cash value of your covered auto; E. No payment will be made for loss paid to the Insured under Part D of this policy or any similar physical damages insurance under any other policy.	A person seeking Uninsured/Underi nsured Motorists Coverage must also: 1. Report the accident to the police or other civil authority within twenty-four (24) hours or as soon as practicable if a hit- and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	2. A tentative settlement has been made between an insured and the insurer of the underinsured motor vehicle and we: a. have been given prompt written notice of such tentative settlement; and b. advance payment to the Insured in an amount equal to the tentative settlement within 30 days after receipt of notification. No judgment for damages arising out of a suit brought against the owner or operator of an uninsured motor vehicle or underinsured motor vehicle is binding on us unless we: 1. Received reasonable notice of the pendency of the suit resulting in the judgment; and 2. Had a reasonable opportunity to protect our interests in the suit. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle or underinsured motor vehicle or underinsured Motorists Coverage Bodily Injury applies; and 2. Property damage caused by an accident, if the Declarations indicates that Uninsured/Underinsured Motorists Coverage Bodily Injury applies; and 2. Property damage Uninsured/Underinsured Motorists Coverage applies: The owner's or operator's liability for these damages uninsured/Underinsured Motorists Coverage applies: The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle or underinsured motor vehicle are unknown, payment under Uninsured/Underinsured Motorists Coverage shall be made only where direct physical contact between the insured and uninsured motor vehicle are unknown, payment under Uninsured motor vehicle or underinsured motor vehicle or underinsured motor vehicle are unknown, payment under Uninsured would an underinsured motor vehicle only if 1, and 2, below applies: 1. The limits of liability 1. The limits of liability 1. The limits of liability	D. "Property damage", as used under this coverage, means damage to or destruction of your covered auto. However, property damage does not include loss of use of your covered auto.	2. The amount of damages. This applies only if the amount does not exceed the minimum limit for liability specified by the financial responsibility law of Alaska. If the amount exceeds that limit, either party may demand the right to a trial. This demand must be made within 60 days of the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators will be binding; and 3. Who is responsible for payment of all expenses and fees, not including counsel fees or adjuster fees, incurred because of arbitration. Each party will pay the counsel fees and adjuster fees it incurs. ARBITRATION If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle or underinsured motor vehicle or underinsured motor vehicle then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether the insured is legally entitled to recover damages. This applies only if the amount does not exceed the minimum limit for liability specified by the financial responsibility law of Alaska. If the amount exceeds that limit, either party may

Title of Policy	Policy ID Number	Major Exclusions	Duties After Accident or Loss Specific to Uninsured/ Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
			Piousist Coverage	under any applicable bodily injury liability bonds or policies have been exhausted by payment of Judgments or settlements; or 2. A tentative settlement has been made between an insured and the insurer of the underinsured motor vehicle and we: a. have been given prompt written notice of such tentative settlement; and b. advance payment to the insured in an amount equal to the tentative settlement within 30 days after receipt of notification. No judgment for damages arising out of a suit brought against the owner or operator of an uninsured motor vehicle or underinsured motor vehicle is binding on us unless we: 1. Received reasonable notice of the pendency of the suit resulting in the judgment; and 2. Had a reasonable opportunity to protect our		demand the right to a trial. This demand must be made within 60 days of the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators will be binding; and 3. Who is responsible for payment of all expenses and fees, not including counsel fees or adjuster fees, incurred because of arbitration. Each party will pay the counsel fees and adjuster fees it incurs.
ALASKA PERSON AL AUTO POLICY	SA-1714/ AKEP 5/05	The limit of liability shown in the Declarations for Uninsured/Underinsured Motorist Property Damage is our maximum limit of liability for all property damage sustained in any one accident. This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the accident. B. Subject to this maximum, our limit of liability will be the lesser of: 2. For property damage only: a. The amount necessary to repair or replace your covered auto with other property of like kind and quality; b. The actual cash value of your covered auto; E. No payment will be made for loss paid to the insured under Part D of this policy or any similar physical damages insurance under any other policy.	A person seeking Uninsured/ Underinsured Motorists Coverage must also: 1. Report the accident to the police or other civil authority within twenty-four (24) hours or as soon as practicable if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	interests in the suit. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle or underinsured motor vehicle because of: 1. Bodily injury sustained by an insured and caused by an accident if the Declarations indicates that Uninsured/ Underinsured Motorists Coverage Bodily Injury applies; and 2. Property damage caused by an accident, if the Declarations indicates that property damage Uninsured/Underinsured Motorists Coverage applies: The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle or underinsured motor vehicle or underinsured motor vehicle are unknown, payment under Uninsured/Underinsured Motorists Coverage shall be made only where direct physical contact between the insured and uninsured motor vehicle has occurred. We will pay damages under this	"Property damage", as used under this coverage, means damage to or destruction of your covered auto. However, property damage does not include loss of use of your covered auto.	If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle or underinsured motor vehicle then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether the insured is legally entitled to recover damages; 2. The amount of damages. This applies only if the amount does not exceed the minimum limit for liability.

Title of Policy	Policy ID Number	Major Exclusions	Duties After Accident or Loss Specific to Uninsured/ Underinsured	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
			Motorist Coverage	coverage caused by an underinsured motor vehicle only if 1. and 2. below applies: 1. The limits of liability under any applicable bodily injury liability bonds or policies have been exhausted by payment of judgments or settlements; or 2. A tentative settlement has been made between an insured and the Insurer of the underinsured motor vehicle and we: a. have been given prompt written notice of such tentative settlement; and b. advance payment to the insured in an amount equal to the tentative settlement within 30 days after receipt of notification. No judgment for damages arising out of a suit brought against the owner or operator of an uninsured motor vehicle or underinsured motor vehicle is binding on us unless we: 1. Received reasonable notice of the pendency of the suit resulting in the judgment; and 2. Had a reasonable opportunity to protect our		specified by the financial responsibility law of Alaska. If the amount exceeds that limit, either party may demand the right to a trial. This demand must be made within 60 days of the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators will be binding; and 3. Who is responsible for payment of all expenses and fees, not including counsel fees or adjuster fees, incurred because of arbitration. Each party will pay the counsel fees and adjuster fees it incurs.
ALASKA PERSON AL AUTO POLICY	SA- 1714/AKEP 11/04	The limit of liability shown in the Declarations for Uninsured/Underinsured Motorist Property Damage Is our maximum limit of liability for all property damage sustained in any one accident. This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the accident. B. Subject to this maximum, our limit of liability will be the lesser of: 2. For property damage only; a. The amount necessary to repair or replace your covered auto with other property of like kind and quality; b. The actual cash value of your covered auto; E. No payment will be made for loss paid to the Insured under Part D of this policy or any similar	A person seeking Uninsured Motorists Coverage must also: 1. Report the accident to the police or other civil authority within twenty-four (24) hours or as practicable if a hitand-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	interests in the suit. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle or underinsured motor vehicle because of: 1. Bodily injury sustained by an insured and caused by an accident if the Declarations indicates that Uninsured/ Underinsured Motorists Coverage Bodily Injury applies; and 2. Property damage caused by an accident, if the Declarations indicates that property damage Uninsured/Underinsured Motorists Coverage applies: The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle or underinsured motor vehicle or underinsured motor vehicle are unknown, payment under Uninsured/Underinsured Motorists Coverage shall be made only where direct physical contact between	"Property damage", as used under this coverage, means damage to or destruction of your covered auto. However, property damage does not include loss of use of your covered auto.	If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle or underinsured motor vehicle then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether the insured is legally entitled to recover

Title of Policy	Policy ID Number	Major Exclusions	Duties After Accident or Loss Specific to Uninsured/ Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
		physical damages insurance under any other policy.		the insured and uninsured motor vehicle or underinsured motor vehicle has occurred. We will pay damages under this coverage caused by an underinsured motor vehicle only if 1. and 2. below applies: 1. The limits of liability under any applicable bodily injury liability bonds or policies have been exhausted by payment of judgments or settlements; or 2. A tentative settlement has been made between an insured and the insurer of the underinsured motor vehicle and we: a. have been given prompt written notice of such tentative settlement; and b. advance payment to the insured in an amount equal to the tentative settlement within 30 days after receipt of notification. No judgment for damages arising out of a suit brought against the owner or operator of an uninsured motor vehicle is binding on us unless we: 1. Received reasonable notice of the pendency of the suit resulting in the judgment; and 2. Had a reasonable opportunity to protect our interests in the suit.		damages; 2. The amount of damages. This applies only if the amount does not exceed the minimum limit for liability specified by the financial responsibility law of Alaska. If the amount exceeds that limit, either party may demand the right to a trial. This demand must be made within 60 days of the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators will be binding; and 3. Who is responsible for payment of all expenses and fees, not including counsel fees or adjuster fees, incurred because of arbitration. Each party will pay the counsel fees and adjuster fees it incurs.
ALASKA PERSON AL AUTO POLICY	SA- 1714/AKEP 12/03	The limit of liability shown in the Declarations for Uninsured/Underinsured Motorlst Property Damage is our maximum limit of liability for all property damage sustained in any one accident. This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the accident. B. Subject to this maximum, our limit of liability will be the lesser of: 2. For property damage only: a. The amount necessary to repair or replace your covered auto with other property of like kind and quality; b. The actual cash value of	A person seeking Uninsured/Underinsured Motorists Coverage must also: 1. A person seeking Uninsured/Underinsured Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought	We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle or underinsured motor vehicle because of: 1. Bodily injury sustained by an insured and caused by an accident if the Declarations indicates that Uninsured/Underinsured Motorists Coverage Bodily Injury applies; and 2. Property damage caused by an accident, if the Declarations Indicates that property damage Uninsured/Underinsured Motorists Coverage Uninsured/Underinsured Motorists Coverage applies: The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle or underinsured motor vehicle. We will pay damages under this coverage caused by an underinsured motor vehicle only if 1. and 2. below	"Property damage", as used under this coverage, means damage to or destruction of your covered auto. However, property damage does not include loss of use of your covered auto.	If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle or underinsured motor vehicle or underinsured motor vehicle then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. A

Title of Policy	Policy ID Number	Major Exclusions	Duties After Accident or Loss Specific to Uninsured/ Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
		your covered auto: E. No payment will be made for loss paid to the Insured under Part D of this policy or any similar physical damages insurance under any other policy.		applies: 1. The limits of liability under any applicable bodily Injury liability bonds or policies have been exhausted by payment of judgments or settlement has been made between an insured and the insurer of the underinsured motor vehicle and we: a. have been given prompt written notice of such tentative settlement; and b. advance payment to the insured in an amount equal to the tentative settlement within 30 days after receipt of notification. No judgment for damages arising out of a suit brought against the owner or operator of an uninsured motor vehicle or underinsured motor vehicle is binding on us unless we: 1. Received reasonable notice of the pendency of the suit resulting in the judgment; and 2. Had a reasonable opportunity to protect our interests in the suit.		decision agreed to by two of the arbitrators will be binding as to: 1. Whether the insured is legally entitled to recover damages; 2. The amount of damages. This applies only if the amount does not exceed the minimum limit for liability specified by the financial responsibility law of Alaska. If the amount exceeds that limit, either party may demand the right to a trial. This demand must be made within 60 days of the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators will be binding; and 3. Who is responsible for payment of all expenses and fees, not including counsel fees or adjuster fees, incurred because of arbitration. Each party will pay the counsel fees and adjuster fees It incurs.

Title of Policy	Policy 1D Number	Major Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsu red Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
PERSONAL	SA-1852/ AREP R2 7/09	6. For the first \$200 of the amount of property damage to your covered auto. This exclusion does not apply if: a. we insure your covered auto for both Collision Coverage and Uninsured Motorists Property Damage Coverage E. No payment will be made for loss paid or payable to the insured under Part D of the policy. The limit of liability for Uninsured Motorists Property Damage Coverage stated in the Declarations is the total limit of our liability for all damages because of property damage to all property of one or more insureds as the result of any one accident. This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the accident.	C. A person seeking Uninsured/ Underinsured Motorists Coverage must also: 1. Report the accident to the police or other civil authority within twenty-four (24) hours or as soon as practicable if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought. 3. Promptly notify us in writing of a tentative settlement between the insured and the insurer of an under insured motor vehicle. Such notice shall include written:	INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an: 1. Uninsured motor vehicle or Under insured motor vehicle because of bodily injury: a. sustained by that insured; and b. caused by an accident. 2. Uninsured motor vehicle because of property damage caused by an accident if the Declarations indicate that Uninsured Motorists Property Damage Coverage applies. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured mo	C. "Property damage" as used in this Part means injury to or destruction of your covered auto including loss of use.	ARBITRATION A. If we and an insured do not agree: 1. Whether that Insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle or underinsured motor vehicle or underinsured motor vehicle then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must voluntarily agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select an arbitrators will select an indiffusion of a court having jurisdiction. B. Any decision of the arbitrators will not be binding on either party. C. Each party will: 1. Pay the expenses of the third arbitrator equally. D. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply.

Title	Policy ID	Major Exclusions	Dutles After Accident	Insuring Agreement Language	Definition of	Arbitration Provision Under
of Policy	Number		or Loss Specific to Uninsured/Underinsu red Motorist Coverage	for UMPD Coverage	"Property Damage" Under UMPD Section	UMPD Section
ARKANSAS PERSONAL AUTO POLICY	SA- 1852/AR EP R1 8/06	6. For the first \$200 of the amount of property damage to your covered auto. This exclusion does not apply if: a. we insure your covered auto for both Collision Coverage and Uninsured Motorists Property Damage Coverage E. No payment will be made for loss paid or payable to the insured under Part D of the policy. The limit of liability for Uninsured Motorists Property Damage Coverage stated in the Declarations is the total limit of our liability for all damages because of property damage to all property of one or more insureds as the result of any one accident. This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the accident.	A. A person seeking coverage under this Uninsured/ Underinsured Motorists Coverage must promptly send us copies of the legal papers if a suit is brought. B. A person seeking coverage for Underinsured Motorists Coverage must promptly notify us in Writing by certified mail, return receipt requested, of a tentative settlement between the insured and the insurer of the underinsured motor vehicle and allow us 30 days to advance payment to that insured in an amount equal to the tentative settlement to preserve our rights against the insurer, owner or operator of such underinsured motor vehicle. Notice of a tentative settlement must include written: 1. Documentation of monetary losses incurred, Including copies of all medical bills; 2. Authorization or a court order authorizing us to obtain medical providers; and 3. Confirmation from the insurer of the underinsured motor vehicle of the Liability Coverage limits of the owner or operator of the underinsured motor vehicle. C. In the event we insure you and the owner or operator of the underinsured motor vehicle, the underinsured motor vehicle, the coverage invits of the owner or operator of the underinsured motor vehicle, the coverage invits of the owner or operator of the underinsured motor vehicle, the coverage invits of the owner or operator of the underinsured motor vehicle, the coverage invits of the owner or operator of the underinsured motor vehicle, the coverage invits of the owner or operator of the underinsured motor vehicle, the coverage invits of the owner or operator of the underinsured motor vehicle, the coverage invits of the owner or operator of the underinsured motor vehicle, the coverage invits of the owner or operator of the underinsured motor vehicle, the coverage invits of the owner or operator of the underinsured motor vehicle, the coverage invits of the owner or operator of the underinsured motor vehicle of the underinsured motor vehicle of the coverage invits of the owner or operator of the underinsured motor vehicle of the coverage invits of th	A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an: 1. Uninsured motor vehicle or Underinsure motor vehicle because of bodily injury: a. sustained by an insured; and b. caused by an accident. 2. Uninsured motor vehicle because of property damage caused by an accident if the Declarations indicate that Uninsured Motorists Property Damage Coverage applies. If a duly licensed automobile dealer provides a vehicle to you or a family member for use as a temporary substitute for any other vehicle described in the definition of your covered auto while it is out of normal use because of its breakdown, repair or servicing, coverage shall extend to such loaned vehicle only to the extent of the coverage provided, if any, to the automobile being repaired or serviced. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle or underinsured motor vehicle or underinsured motor vehicle. We will pay damages under Underinsured Motorists Coverage only if 1. or 2. below applies: 1. The limits of liability bonds or polices have been exhausted by payments or judgments or settlements, or 2. A tentative settlement has been made between an insured and the insurer of the underinsured motor vehicle or underinsured motor vehicle on the	C. "Property damage" as used in this Part means injury to or destruction of your covered auto including loss of use.	If we and an insured do not agree: 1. Whether that Insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle or under insured motor vehicle then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must voluntarily agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Any decision of the arbitrators will not be binding on either party. C. Each party will: 1. Pay the expenses it incurs; and 2. Bear the expenses of the third arbitrator equally. D. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding.

Title of Policy	Policy ID Number	Major Exclusions	Duties After Accident or Loss Specific to Uninsured/UnderInsured Wootn'st Coverage requirements of A. and B. of this section are walved. You may begin proceedings seeking Underinsured	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
			Motorists Coverage, at any time after settlement has been reached under the underinsured motorist's Liability Coverage.			
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Title of Policy	Policy ID Number	Major Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsu red Motorist	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
ARKANSAS	SA-	5. For the first \$200 of the	Coverage A. A person	A. We will pay damages	C. "Property	A. If we and an insured do
PERSONAL	1852/AR	amount of property damage	seeking coverage	which an insured is legally	damage" as	not agree:
AUTO	EP 8/05	to your covered auto. This	under this	entitled to recover from the	used in this	Whether that person is
POLICY	ł	exclusion does not apply if:	Uninsured/Underi	owner or operator of an:	Part means	legally entitled to recover
		a. we insure your covered	nsured Motorists	Uninsured motor vehicle	injury to or	damages under this
		auto for both Collision	Coverage must	or underinsured motor	destruction of	coverage; or
	Į.	Coverage and Uninsured	promptly send us	vehicle because of bodily	your covered	2. As to the amount of
		Motorists Property Damage Coverage	copies of the legal	injury:	auto including	damages which are
		Coverage	papers if a suit is brought.	a. sustained by an insured; and	loss of use.	recoverable; from the owner
		E. No payment will be made	B. A person	b. caused by an accident.		or operator of an uninsured motor vehicle or
		for loss paid or payable to	seeking coverage	2. Uninsured motor vehicle		underinsured motor vehicle.
		the insured under Part D of	for Underinsured	because of property		then the matter may be
		the policy.	Motorists	damage caused by an		arbitrated. However,
			Coverage must	accident if the		disputes concerning
		The limit of liability for	promptly notify us	Declarations indicate that		coverage under this Part
		Uninsured Motorists	in writing by	Uninsured Motorists		may not be arbitrated.
	1	Property Damage Coverage stated in the Declarations is	certified mail, return receipt	Property Damage Coverage applies. If a duly	i	However, arbitration will take
		the total limit of our liability	requested, of a	licensed automobile dealer		place only if both we and the insured agree, voluntarily, to
	1	for all damages because of	tentative	provides a vehicle to you		have the matter arbitrated. If
	1	property damage to all	settlement	or a family member for use		so agreed, each party will
	1	property of one or more	between the	as a temporary substitute		select an arbitrator. The two
	1	insureds as the result of any	insured and the	for any other vehicle		arbitrators will select a third.
	1	one accident.	insurer of the	described in the definition		If they cannot agree within
		This is the most we will pay	underinsured	of your covered auto while		30 days, either may request
		regardless of the number of: 1. Insureds:	motor vehicle and	it is out of normal use	İ	that selection be made by a
		2. Claims made:	allow us 30 days to advance	because of its breakdown, repair or servicing,	İ	judge of a court having
		3. Vehicles or premiums	payment to that	coverage shall extend to	1	jurisdiction. B. Any decision of the
	1	shown in the Declarations:	insured in an	such loaned vehicle only		arbitrators will not be binding
		ог	amount equal to	to the extent of the		on either party.
		4. Vehicles involved in the	the tentative	coverage provided, if any,		C. Each party will:
	1	accident.	settlement to	to the automobile being		1. Pay the expenses it
			preserve our	repaired or serviced. The		incurs; and 2. Bear the
	1		rights against the	owner's or operator's		expenses of the third
			insurer, owner or	liability for these damages		arbitrator equally.
	1		operator of such underinsured	must arise out of the ownership, maintenance		D. Unless both parties agree
	İ		motor vehicle.	or use of the uninsured		otherwise, arbitration will-take place in the county in
	1		Notice of a	motor vehicle or		which the
			tentative	underinsured motor		insured lives. Local rules of
			settlement must	vehicle. We will pay		law as to procedure and
			include written:	damages under		evidence will apply.
			1. Documentation	Underinsured Motorists		1
			of monetary	Coverage only if 1. or 2.		1
			losses incurred, including copies of	below applies: 1. The limits of liability		1
	1		all medical bills;	under any applicable		1
	1		2. Authorization or	bodily injury liability bonds		and the same of th
	1		a court order	or policies have been		
	1		authorizing us to	exhausted by payments of		1
	1		obtain medical	judgments or settlements;		
	1		reports from all	or		
	i		employers	2. A tentative settlement	1	
	1		and medical providers; and	has been made between an insured and the insurer		
		!	3. Confirmation	of the underinsured motor		
			from the insurer of	vehicle and we: a. have	ŀ	[
	1		the underinsured	been given prompt written		
			motor vehicle of	notice by certified mail,		1
	1		the Liability	return receipt requested,		
			Coverage limits of	of such tentative		
	1		the owner or	settlement.		1
			operator of the underinsured	Such notice shall include		1
	1		motor vehicle.	written: (1) documentation of pecuniary losses		4
			C. In the event we	incurred, including copies		1.4
	1		insure you and the	of all medical bills; (2)		Per A.
	1		owner or operator	authorization or a court		
	1	1	of the	order authorizing the		
			underinsured	insurer of the underinsured		
	1		motor vehicle, the	motor vehicle to obtain		1
	1	L	requirements of A.	medical reports from all	i	1

	Title of Policy	Policy ID Number	Major Exclusions	Dutles After Accident or Loss Specific to Uninsured/Underinsu red Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
				and B. of this section are waived. You may begin proceedings seeking Underinsured Motorists Coverage, at any time after	employers and medical providers; and (3) confirmation of both the tentative settlement and certification of the Liability Coverage limits of the owner or operator of the underinsured motor vehicle; and b. advance		
				settlement has been reached under the underinsured motorist's Liability Coverage.	payment to the insured in an amount equal to the tentative settlement within 30 days after receipt of notification. With respect to Uninsured Motorists Coverage, any judgment for damages arising out of a suit brought without our written consent is not binding on us.		
:							

Title	Policy ID	Major Exclusions	Duties After Accident	Insuring Agreement Language	Definition of	Arbitration Provision Under
of Policy	Number		or Loss Specific to Uninsured/Underinsu red Motorist Coverage	for UMPD Coverage	"Property Damage" Under UMPD Section	UMPD Section
ARKANSAS	SA-	5. For the first \$200 of the	A. A person	A. We will pay damages	C. "Property	A. If we and an insured do
PERSONAL.	1852/AR	amount of property damage	seeking coverage	which an insured is legally	damage" as	not agree:
POLICY	EP 8/03	to your covered auto. This	under this Uninsured/	entitled to recover from the	used in this Part means	1. Whether that person is
POLICI	1	exclusion does not apply if: a. we insure your covered	Underinsured	owner or operator of an: 1. Uninsured motor vehicle	injury to or	legally entitled to recover damages under this
	1	auto for both Collision	Motorists	or underinsured motor	destruction of	coverage; or
		Coverage and Uninsured	Coverage must	vehicle because of bodily	your covered	2. As to the amount of
	1	Motorists Property Damage	promptly send us	injury: a. sustained by an	auto including	damages which are
		Coverage	copies of the legal	insured; and b. caused by an accident.	loss of use.	recoverable; from the owner
		E. No payment will be made	papers if a suit is brought.	Uninsured motor vehicle		or operator of an uninsured motor vehicle or
		for loss paid or payable to	B. A person	because of property		underinsured motor vehicle.
		the insured under Part D of	seeking coverage	damage caused by an		then the matter may be
1		the policy.	for Underinsured	accident if the		arbitrated. However,
		The limit of liability for	Motorists Coverage must	Declarations Indicate that Uninsured Motorists		disputes concerning coverage under this Part
		Uninsured Motorists	promptly notify us	Property Damage		may not be arbitrated.
		Property Damage Coverage	in	Coverage applies. If a duly		However, arbitration will take
		stated in the	writing by certified	licensed automobile dealer		place only if both we and the
1		Declarations is the total limit of our liability for all	mail, return receipt requested,	provides a vehicle to you or a family member for use		insured agree, voluntarily, to have the matter arbitrated. If
		damages because of	of a tentative	as a temporary substitute		so agreed, each party will
1		property damage to	settlement	for any other vehicle	4	select an arbitrator. The two
		all property of one or more	between the	described in the definition		arbitrators will select a third.
		insureds as the result of any one accident.	insured and the insurer of the	of your covered auto while it is out of normal use		If they cannot agree within 30 days, either may request
		This is the most we will pay	underinsured	because of its breakdown,		that selection be made by a
	1	regardless of the number of:	motor vehicle and	repair or servicing,		judge of a court having
		1. Insureds;	allow us 30 days	coverage shall extend to		jurisdiction.
		2. Claims made;	to advance payment to that	such loaned vehicle only to the extent of the		B. Any decision of the
		Vehicles or premiums shown in the	insured in an	coverage provided, if any,		arbitrators will not be binding on either party.
		Declarations; or	amount equal to	to the automobile being		C. Each party will:
		4. Vehicles involved in the	the tentative	repaired or serviced. The		Pay the expenses it
	1	accident.	settlement to	owner's or operator's		incurs; and
		1	preserve our rights	liability for these damages must arise out of the		Bear the expenses of the third arbitrator equally.
		•	against the	ownership, maintenance		D. Unless both parties agree
			insurer, owner or	or use of the uninsured		otherwise, arbitration will
			operator of such	motor vehicle or		take place in the county in which the insured lives.
			underinsured motor vehicle.	underinsured motor vehicle. We will pay		Local rules of law as to
			Notice of a	damages under		procedure and evidence will
1			tentative	Underinsured Motorists		apply.
			settlement must	Coverage only if 1. or 2.		1
			include written:	below applies: 1. The limits of liability		1
			1. Documentation	under any applicable		1
			of monetary	bodily injury liability bonds	1	1
	1		losses incurred,	or policies have been	1	
	ł		including copies of all medical bills;	exhausted by payments of judgments or settlements;	1	
			2. Authorization or	or		
			a court order	A tentative settlement		
			authorizing us to obtain	has been made between an insured and the insurer		u-ar
	İ		medical reports	of the underinsured motor) V18
			from all employers	vehicle and we: a. have		1
			and medical	been given prompt written		
			providers; and 3. Confirmation	notice by certified mail, return receipt requested,		1
			from the insurer of	of such tentative		ļ
	1	1	the underinsured	settlement.		
1			motor vehicle of	Such notice shall include		
1	1	1	the Liability Coverage	written: (1) documentation of		
1			limits of the owner	pecuniary losses incurred,		
1			or operator of the	including copies of all		
1			uninsured motor	medical bills;		
1			vehicle.	(2) authorization or a court	1	
1			C. In the event we insure you and the	order authorizing the insurer of the underinsured		
1			owner or	motor vehicle to obtain		
L	<u></u>	1	operator of the	medical reports from all	1	<u> </u>

Title of Policy	Policy ID Number	Major Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsu red Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
			underinsured motor vehicle, the requirements of A. and B. of this section are waived. You may begin proceedings seeking Underinsured Motorists Coverage, at any time after settlement has been reached under the underinsured motorist's Liability Coverage.	employers and medical providers; and (3) confirmation of both the tentative settlement and certification of the Liability Coverage limits of the owner or operator of the underinsured motor vehicle; and b. advance payment to the insured in an amount equal to the tentative settlement within 30 days after receipt of notification. With respect to Uninsured Motorists Coverage, any judgment for damages arising out of a suit brought without our written consent is not binding on us.		

Title of	Policy ID Number	Major Exclusions	Duties After Accident or Loss Specific to	Insuring Agreement Language for UMPD Coverage	Definition of "Property	Arbitration Provision Under UMPD Section
Policy			Uninsured/Underinsu red Motorist Coverage		Damage" Under UMPD Section	
ARKANSAS PERSONAL AUTO POLICY	SA- 1852/AR EP-9/00	5. For the first \$200 of the amount of property damage to your covered auto. This exclusion does not apply if: a. we insure your covered auto for both Collision Coverage and Uninsured Motorists Property Damage Coverage E. No payment will be made for loss paid or payable to the insured under Part D of the policy. The limit of liability for Uninsured Motorists Property Damage Coverage stated in the Declarations is the total limit of our liability for all damages because of property damage to all property of one or more insureds as the result of any one accident. This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the accident.		A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an: 1. Uninsured motor vehicle or underinsured motor vehicle because of bodily injury: a. sustained by an insured; and b. caused by an accident. 2. Uninsured motor vehicle because of property damage caused by an accident if the Declarations indicate that Uninsured Motorists Property Damage Coverage applies. If a duly licensed automobile dealer provides a vehicle to you or a family member for use as a temporary substitute for any other vehicle described in the definition of your covered auto while it is out of normal use because of its breakdown, repair or servicing, coverage shall extend to such loaned vehicle only to the extent of the coverage provided, if any, to the automobile being repaired or serviced. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. We will pay damages under Underinsured Motorists Coverage only if 1. or 2. below applies: 1. The limits of liability under any applicable bodily injury liability under any applicable bodily injury liability under any applicable bodily injury sability bonds or policies have been exhausted by payments of judgments or settlements; or 2. A tentative settlement has been made between an insured and the insurer of the underinsured motor vehicle and we: a. have been given prompt written notice by certified mai, return receipt requested, of such tentative, settlement. Such notice shall include written: (1) documentation of pecuniary losses incurred, including copies of all medical bills; (2) authorization or a court order authorizing the insurer of the underinsured motor vehicle to obtain	C. "Property damage" as used in this Part means injury to or destruction of your covered auto.	A. If we and an insured do not agree: 1. Whether that person is legally entitled to recover damages under this coverage; or 2. As to the amount of damages which are recoverable; from the owner or operator of an uninsured motor vehicle or underinsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. However, arbitration will take place only if both we and the insured agree, voluntarily, to have the matter arbitrated. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Any decision of the arbitrators will not be binding on either party. C. Each party will: 1. Pay the expenses it incurs; and 2. Bear the expenses of the third arbitrator equally. D. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply.
L	1		operator of the	medical reports from all	L	L

Title of Policy	Policy ID Number	Major Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsu red Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
			underinsured motor vehicle, the requirements of A. and B. of this section are waived. You may begin proceedings seeking Underinsured Motorists Coverage, at any time after settlement has been reached under the underinsured motorist's Liability Coverage.	employers and medical providers; and (3) confirmation of both the tentative settlement and certification of the Liability Coverage limits of the owner or operator of the underinsured motor vehicle; and b. advance payment to the insured in an amount equal to the tentative settlement within 30 days after receipt of notification. With respect to Uninsured Motorists Coverage, any judgment for damages arising out of a sult brought without our written consent is not binding on us.		
ARKANSAS PERSONAL AUTO POLICY	SA- 1714/AR EP 1/05	5. For the first \$200 of the amount of property damage to your covered auto. This exclusion does not apply if: a. we insure your covered auto for both Collision Coverage and Uninsured Motorists Property Damage Coverage F. No payment will be made for loss paid or payable to the insured under Part D of the policy. The limit of liability for Uninsured Motorists Property Damage Coverage stated in the Declarations is the total limit of our liability for all damages because of property damage to	C. A person seeking Uninsured/Underl nsured Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought. 3. Promptly notify us in writing of a tentative settlement between the insured and the insurer of an underinsured motor vehicle.	We will pay damages which an insured is legally entitled to recover from the owner or operator of an: 1. Uninsured motor vehicle or underinsured motor vehicle because of bodily injury: a. sustained by an insured; and b. caused by an accident. 2. Uninsured motor vehicle because of property damage caused by an accident if the Declarations indicate that Uninsured Motorists Property Damage Coverage applies. If a duly licensed automobile dealer provides a vehicle to you or a family member for use as a temporary substitute	"Property damage" as used in this Part means injury to or destruction of your covered auto.	If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle or underinsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. However, arbitration will take place only if both we and the insured agree voluntarily to have the matter arbitrated. If so agreed, each party will select an arbitrator. The two

Title of Policy	Policy ID Number	Major Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsu red Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
		all property of one or more insureds as the	Such notice shall include written:	for any other vehicle described in the definition		arbitrators will select a third. If they cannot agree within
		result of any one accident. This is the most we will pay regardless of the number of: 1. Insureds;	a. documentation of pecuniary losses incurred, including copies of	of your covered auto while it is out of normal use because of its breakdown, repair or servicing,		30 days, either may request that selection be made by a judge of a court having jurisdiction.
		Claims made; Vehicles or premiums shown in the	all medical bills; b. authorization or a court order	coverage shall extend to such loaned vehicle only to the extent of the		B. Any decision of the arbitrators will not be binding on either party.
		Declarations; or 4. Vehicles involved in the accident.	authorizing the insurer of the underinsured motor vehicle to	coverage provided, if any, to the automobile being repaired or serviced. The owner's or operator's		C. Each party will: 1. Pay the expenses it incurs, and 2. Bear the expenses of the third arbitrator equally.
			obtain medical reports from all employers and	llability for these damages must arise out of the ownership, maintenance		D. Unless both parties agree otherwise, arbitration will take place in the county in
			medical providers; and c. confirmation of both the tentative	or use of the uninsured motor vehicle or underinsured motor vehicle. We will pay		which the insured lives, Local rules of law as to procedure and evidence will apply.
			settlement and certification of the Liability Coverage limits of the owner	damages under Underinsured Motorists Coverage only if 1, or 2, below applies:		
			or operator of the underinsured motor vehicle.	The limits of liability under any applicable bodily injury liability bonds		
			4. Allow us 30 days to advance payment to that insured in an	or policies have been exhausted by payment of judgments or settlements; or		
			amount equal to the tentative settlement to	A tentative settlement has been made between an insured and the insurer		
			rights against the insurer, owner or operator of the	of the underinsured motor vehicle and we: a. have been given prompt written notice by certified mail,		
			underinsured motor vehicle.	return receipt requested, of such tentative settlement. Such notice		, to ₁
				shall include written: (1) documentation of pecuniary losses incurred, including copies of all		
				medical bills; (2) authorization or a court order authorizing the		
				insurer of the underinsured motor vehicle to obtain medical reports from all employers and medical		
				providers; and (3) confirmation of both the tentative settlement and		
				certification of the Liability Coverage limits of the owner or operator of the underinsured motor		
				vehicle; and b. advance payment to the insured in an amount equal to the tentative		
				settlement within 30 days after receipt of notification. With respect to Uninsured		
				Motorists Coverage, any judgment for damages arising out of a suit brought without our written		r
				consent is not binding on us.		

Title of	Policy ID Number	Major Exclusions	Duties After Accident or Loss Specific to	Insuring Agreement Language for UMPD Coverage	Definition of "Property	Arbitration Provision Under UMPD Section
Policy			Uninsured/Underinsu red Motorist Coverage		Damage" Under UMPD Section	
ARKANSAS PERSONAL AUTO POLICY	SA- 1714/AR EP 8/03	5. For the first \$200 of the amount of property damage to your covered auto. This exclusion does not apply if. a. we insure your covered auto for both Collision Coverage and Uninsured Motorists Property Damage Coverage F. No payment will be made for loss paid or payable to the insured under Part D of the policy. The limit of liability for Uninsured Motorists Property Damage Coverage stated in the Declarations is the total limit of our liability for all damages because of property damage to all property of one or more insureds as the result of any one accident. This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the accident.	C. A person seeking Uninsured/Underinsured Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought. 3. Promptly notify us in writing of a tentative settlement between the insured and the insurer of an underinsured motor vehicle. Such notice shall include written: a. documentation of pecuniary losses incurred, including copies of all medical bills; b. authorization or a court order authorizing the insurer of the underinsured motor vehicle to obtain medical reports from all employers and medical providers; and c. confirmation of both the tentative settlement and certification of the Liability Coverage limits of the owner or operator of the underinsured motor vehicle. 4. Allow us 30 days to advance payment to that insured in an amount equal to the tentative settlement to preserve our rights against the insurer, owner or operator of the underinsured motor vehicle.	We will pay damages which an insured is legally entitled to recover from the owner or operator of an: 1. Uninsured motor vehicle or underinsured motor vehicle because of bodily injury: a. sustained by an insured; and b. caused by an accident. 2. Uninsured motor vehicle because of property damage caused by an accident if the Declarations indicate that Uninsured Motorists Property Damage Coverage applies. If a duly licensed automobile dealer provides a vehicle to you or a family member for use as a temporary substitute for any other vehicle described in the definition of your covered auto while it is out of normal use because of its breakdown, repair or servicing, coverage shall extend to such loaned vehicle only to the extent of the coverage provided, if any, to the automobile being repaired or serviced. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. We will pay damages under Underinsured motor vehicle. We will pay damages under Underinsured Motorists Coverage only if 1. or 2. below applies: 1. The limits of liability under any applicable bodily injury liability bonds or policles have been exhausted by payment of judgments or settlement, has been made between an insured and the insurer of the underinsured motor vehicle and we: a. have been given prompt written notice by certified mail, return receipt requested, of such tentative settlement. Such notice shall include written: (1) documentation of pocuniary losses incurred, including copies of all medical bills; (2) authorization or a court order authorizing the innedical propts from all employers and medical employers and medical employers and medical employers and medical employers and medical employers and medical employers and medical employers and medical employers and medical employers and medical employers and medical employers and medical employers and medical employers and medical employers and medical employers and medical employers and medical employers and me	"Property damage" as used in this Part means injury to or destruction of your covered auto.	A. If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle or underinsured motor vehicle or underinsured motor vehicle or underinsured. However, disputes concerning coverage under this Part may not be arbitrated. However, arbitration will take place only if both we and the insured agree voluntarily to have the matter arbitrated. If so agreed, each party will select an arbitrator. The two arbitrators will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Any decision of the arbitrators will not be binding on either party. C. Each party will: 1. Pay the expenses it incurs, and 2. Bear the expenses of the third arbitrator equally. D. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply.

Title of Policy	Policy ID Number	Major Exclusions	Dutles After Accident or Loss Specific to Uninsured/UnderInsu	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under	Arbitration Provision Under UMPD Section
,			red Motorist Coverage	providers; and (3)	UMPD Section	
:				confirmation of both the tentative settlement and certification of the owner or operator of the		
				underinsured motor vehicle; and b. advance payment to the insured in an amount equal to the		
		·		tentative settlement within 30 days after receipt of notification. With respect to Uninsured		
				Motorists Coverage, any judgment for damages arising out of a suit brought without our written consent is not binding on		
				us.		
ARKANSAS PERSONAL	SA-	5. For the first \$200 of the	C. A person seeking	We will pay damages which an insured is legally	C. "Property damage" as	A. If we and an insured do not agree:
PERSONAL AUTO POLICY	1714/AR EP 8/05	amount of property damage to your covered auto. This exclusion does not apply if. a. we insure your covered auto for both Collision Coverage and Uninsured Motorists Property Damage Coverage	Uninsured/Underinsured Motorists Coverage must also: 1. Promptly notify the police if a hitandrun driver is	which an insured is legally entitled to recover from the owner or operator of an: 1. Uninsured motor vehicle or underinsured motor vehicle because of bodily injury: a. sustained by an insured; and b. caused by	used in this Part means injury to or destruction of your covered auto including loss of use.	Note that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured.
		F. No payment will be made for loss paid or payable to the insured under Part D of	involved. 2. Promptly send us copies of the legal papers if a	an accident. 2. Uninsured motor vehicle because of property damage caused by an		motor vehicle or underinsured motor vehicle, then the matter may be arbitrated. However.
		the policy. The limit of liability for	suit is brought. 3. Promptly notify us in writing of a	accident if the Declarations indicate that Uninsured Motorists		disputes concerning coverage under this Part may not be arbitrated.
		Uninsured Motorists Property Damage Coverage stated in the Declarations is the total limit of our liability for all	tentative settlement between the insured and the insurer of an	Property Damage Coverage applies. If a duly licensed automobile dealer provides a vehicle to you or a family member for use		However, arbitration will take place only if both we and the insured agree voluntarily to have the matter arbitrated. I so agreed, each party will
		damages because of property damage to all property of one or more insureds as the result of any one accident.	underinsured motor vehicle. Such notice shall include written: a. documentation	as a temporary substitute for any other vehicle described in the definition of your covered auto while it is out of normal use		select an arbitrator. The two arbitrators will select a third If they cannot agree within 30 days, either may reques that selection be made by a
		This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made;	of pecuniary losses incurred, including copies of all medical	because of its breakdown, repair or servicing, coverage shall extend to such loaned vehicle only		judge of a court having jurisdiction.
		Vehicles or premiums shown in the Declarations; or Vehicles involved in the	bills; b. authorization or a court order authorizing	to the extent of the coverage provided, if any, to the automobile being repaired or serviced. The		
		accident.	the insurer of the underinsured motor vehicle to obtain medical	owner's or operator's liability for these damages must arise out of the ownership, maintenance		
			reports from all employers and medical providers; and	or use of the uninsured motor vehicle or underinsured motor vehicle. We will pay		
			c. confirmation of both the tentative settlement and certification of	damages under Underinsured Motorists Coverage only if 1, or 2, below applies:		
			the Liability Coverage limits of the owner or operator of the	The limits of liability under any applicable bodily injury liability bonds or policies have been		
			underinsured motor vehicle. 4. Allow us 30 days to advance	exhausted by payment of judgments or settlements; or 2. A tentative settlement		

Title of Policy	Policy ID Number	Major Exdusions	Duties After Accident or Loss Specific to Uninsured/Underinsu red Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
			insured in an amount equal to the tentative settlement to preserve our rights against the insurer, owner or operator of the underinsured motor vehicle.	an insured and the insurer of the underinsured motor vehicle and we: a. have been given prompt written notice by certified mail, return receipt requested, of such tentative settlement. Such notice shall include written: (1) documentation of pecuniary losses incurred, including copies of all medical bills; (2) authorization or a court order authorizing the insurer of the underinsured motor vehicle to obtain medical reports from all employers and medical providers; and (3) confirmation of both the tentative settlement and certification of the Liability Coverage limits of the owner or operator of the underinsured motor vehicle; and b. advance payment to the insured in an amount equal to the tentative settlement within 30 days after receipt of notification. With respect to Uninsured Motorists Coverage, any judgment for damages arising out of a suit brought without our written consent is not		
ARKANSAS PERSONAL AUTO POLICY	SA- 1714/AR EP 12/02	5. For the first \$200 of the amount of property damage to your covered auto. This exclusion does not apply if: a. we insure your covered auto for both Collision Coverage and Uninsured Motorists Property Damage Coverage F. No payment will be made for loss paid or payable to the insured under Part D of the policy. The limit of liability for Uninsured Motorists Property Damage Coverage stated in the Declarations is the total limit of our liability for all damages because of property damage to all property of one or more insureds as the result of any one accident. This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the accident.	C. A person seeking Uninsured/Underinsured Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought. 3. Promptly notify us in writing of a tentative settlement between the insured and the insurer of an underinsured motor vehicle. Such notice shall include written: a. documentation of pecuniary losses incurred, including copies of all medicat bills; b. authorization or a court order authorizing the lnsurer of the underinsured	binding on us. A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an: 1. Uninsured motor vehicle or underinsured motor vehicle because of bodily injury: a. sustained by an Insured; and b. caused by an accident. 2. Uninsured motor vehicle because of property damage caused by an accident if the Declarations indicate that Uninsured Motorists Property Damage Coverage applies. If a duly licensed automobile dealer provides a vehicle to you or a family member for use as a temporary substitute for any other vehicle described in the definition of your covered autownile it is out of normal use because of its breakdown, repair or servicing, coverage shall extend to such loaned vehicle only to the extent of the coverage provided, if any, to the automobile being repaired or serviced. The	C. "Property damage" as used in this Part means injury to or destruction of your covered auto.	A. If we and an insured do not agree: 1. Whether that Insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured from the owner or operator of an uninsured motor vehicle or underlinsured motor vehicle or underlinsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. However, arbitration will tak place only if both we and the insured agree voluntarily to have the matter arbitrated as agreed, each party will select an arbitrator. The two arbitrators will select a third if they cannot agree within 30 days, either may reques that selection be made by a judge of a court having jurisdiction. B. Any decision of the arbitrators will not be binding on either party. C. Each party will: 1. Pay the expenses it incurs, and 2. Bear the expenses of the

Title of Policy	Policy ID Number	Major Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsu red Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
			obtain medical reports from all employers and medical providers; and c. confirmation of both the tentative settlement and certification of the Liability Coverage limits of the owner or operator of the underinsured motor vehicle. 4. Allow us 30 days to advance payment to that insured in an amount equal to the tentative settlement to preserve our rights against the insurer, owner or	liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle or underinsured motor vehicle. We will pay damages under Underinsured Motorists Coverage only if 1. or 2. below applies: 1. The limits of liability under any applicable bodily injury liability bonds or policies have been exhausted by payment of judgments or settlements; or 2. A tentative settlement has been made between an insured and the insurer of the underinsured motor vehicle and we: a. have been given prompt written		third arbitrator equally. D. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply.
!			operator of the underinsured motor vehicle.	notice by certified mail, return receipt requested, of such tentative settlement. Such notice shall include written: (1) documentation of pecuniary losses incurred, including copies of all medical bills; (2) authorization or a court order authorizing the insurer of the underinsured motor vehicle to obtain		
				medical reports from all employers and medical providers; and (3) confirmation of both the tentative settlement and certification of the Liability Coverage limits of the owner or operator of the underinsured motor vehicle; and b. advance payment to the insured in an amount equal to the tentative		
				settlement within 30 days after receipt of notification. With respect to Uninsured Motorists Coverage, any judgment for damages arising out of a suit brought without our written consent is not binding on us.		

Title	Policy ID	Major Evolutions	Duties After	Includes Agreement Language	Definition of	Arbitentian Devictor Under
of Policy	Policy ID Number	Major Exclusions	Accident or Loss Accident or Loss Specific to Uninsured/Underins ured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	"Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
CALIFORNIA	SA-	D. This coverage shall not	C. A person	A. We will pay damages	C. "Property	A. If we and an insured do
PERSONAL AUTO POLICY	1852/CAEP 12/04	b. This coverage shall not apply: 1. To property damage to: a. a trailer of any type; b. any motor vehicle owned by you to which Collision Coverage applies under this policy Our maximum limit of liability for all damages for property damage resulting from any one accident will be the lesser of: 1. The limit of Property Damage Liability shown in the Declarations; 2. The actual cash value of your covered auto; or 3. The amount of any deductible if there is valid and collectible Collision Coverage under any other policy. An adjustment for depreciation and physical condition will be made in determining actual cash value at the time of the loss. The limit of Bodily Injury or Property Damage Liability shown in the Declarations is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the accident.	Seeking Uninsured Motorists Coverage must also: 1. Promptly notify the police or other proper authority, within 24 hours if a hit- and-run driver is involved. The Insured must provide us within 30 days of the accident, a statement under oath: a. that the insured has a cause of action for damages arising out of an accident with a hit-and-run vehicle whose owner or operator cannot be identified; and b. setting forth the facts in support thereof. At our request, the insured must make your covered auto available for inspection. 2. Promptly send us copies of the legal papers if a suit is brought.	which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of: 1. Bodily injury sustained by an insured and caused by an accident; 2. Property damage caused by an accident if the Declarations indicates that property damage Uninsured Motorists Coverage applies to that auto. Only items 1. and 4. under the definition of uninsured motor vehicle apply to property damage. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. With respect to coverage under item 2. of the definition of uninsured motor vehicle, we will pay only after the limits of liability under any applicable liability bonds or policies have been exhausted by payment of judgments or settlements. Any judgment for damages arising out of a suit brought without our written consent is not	damage" as used in this Part means injury to or destruction of your covered auto. However, property damage does not include: 1. Loss of use of your covered auto; or 2. Damage to personal property contained in your covered auto other than a child passenger restraint system that: a. meets the applicable federal motor vehicle safety standards; and b. was in use by a child at the time of the accident for which this coverage applies.	not agree: 1. Whether that person is legally entitled to recover damages; or 2. As to the amount of damages: Then the matter will be settled by arbitration. Such arbitration may be initiated by a written demand for arbitration made by either party. The arbitration shall be conducted by a single neutral arbitrator. With respect to property damage arbitration proceedings must be formally instituted by the insured within 1 year from the date of the accident. Disputes concerning coverage under this part may not be arbitrated. B. Each party will; 1. Pay the expenses if incurs; and 2. Bear the expenses of the arbitrator will be binding as to: 1. Whether the Insured is legally entitled to recover damages; and 2. The amount of damages.
CALIFORNIA PERSONAL AUTO POLICY	SA- 1852/CAEP 6/04	D. This coverage shall not apply: 1. To property damage to: b. any motor vehicle owned by you to which Collision Coverage applies under this policy; or c. any other motor vehicle to the extent that there is valid and collectible Collision Coverage applicable to that damage under any other policy. Our maximum limit of liability for all damages for property damage resulting from any one accident will be the lesser of: 1. The limit of Property Damage Liability shown in the Declarations; 2. The actual cash value of your covered auto; or 3. The armount of any	C. A person seeking Uninsured Motorists Coverage must also: 1. Promptly notify the police or other proper authority, within 24 hours if a hit-and-run driver is involved. The insured must provide us within 30 days of the accident, a statement under oath: a. that the insured has a cause of action for damages arising out of an accident	binding on us. A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of: 1. Bodily Injury sustained by an insured and caused by an accident; 2. Property damage caused by an accident if the Declarations indicates that property damage Uninsured Motorists Coverage applies to that auto. Only items 1. and 4. under the definition of uninsured motor vehicle apply to property damage. The owner's or operator's	C. "Property damage" as used in this Part means injury to or destruction of your covered auto. However, property damage does not include: 1. Loss of use of your covered auto; or 2. Damage to personal property contained in your covered auto other than a child passenger restraint	A. If we and an insured do not agree: 1. Whether that person is legally entitled to recover damages; or 2. As to the amount of damages: Then the matter will be settled by arbitration. Such arbitration may be initiated by a written demand for arbitration made by either party. The arbitration shall be conducted by a single neutral arbitrator. With respect to property damage arbitration proceedings must be formally instituted by the insured within 1 year from the date of the accident. Disputes

Title of Policy	Policy ID Number	Major Exclusions	Duties After Accident or Loss Specific to Uninsured/Underins ured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
		deductible if there is valid and collectible Collision Coverage under any other policy. An adjustment for depreciation and physical condition will be made in determining actual cash value at the time of the loss. The limit of Bodily Injury or Property Damage Liability shown in the Declarations is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the accident.	with a hit-and-run vehicle whose owner or operator cannot be identified; and b. setting forth the facts in support thereof. At our request, the insured must make your covered auto available for inspection. 2. Promptly send us copies of the legal papers if a suit is brought.	liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. With respect to coverage under Item 2, of the definition of uninsured motor vehicle, we will pay only after the limits of liability bonds or policies have been exhausted by payment of judgments or settlements. Any judgment for damages arising out of a suit brought without our written consent is not binding on us.	system that: a. meets the applicable federal motor vehicle safety standards; and b. was in use by a child at the time of the accident for which this coverage applies.	coverage under this part may not be arbitrated. B. Each party will; 1. Pay the expenses it incurs; and 2. Bear the expenses of the arbitrator equally. C. Any decision of the arbitrator will be binding as to: 1. Whether the insured is legally entitled to recover damages; and 2. The amount of damages.
CALIFORNIA PERSONAL AUTO POLICY	SA- 1852/CAEP 4/02	D. This coverage shall not apply: 1. To property damage to: b. any motor vehicle owned by you to which Collision Coverage applies under this policy; or c. any other motor vehicle to the extent that there is valid and collectible Collision Coverage applicable to that damage under any other policy. Our maximum limit of liability for all damages for property damage resulting from any one accident will be the lesser of: 1. The limit of Property Damage Liability shown in the Declarations; 2. The actual cash value of your covered auto; or 3. The amount of any deductible if there is valid and collectible Collision Coverage under any other policy. An adjustment for depreciation and physical condition will be made in determining actual cash value at the time of the loss. The limit of Bodily injury or Property Damage Liability shown in the Declarations is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the accident.	C. A person seeking Uninsured Motorists Coverage must also: 1. Promptly notify the police or other proper authority, within 24 hours if a hit-and-rum driver is involved. The insured must provide us within 30 days of the accident, a statement under oath: a. that the insured has a cause of action for damages arising out of an accident with a hit-and-run vehicle whose owner or operator cannot be identified; and b. setting forth the facts in support thereof. At our request, the insured must make your covered auto available for inspection. 2. Promptly send us copies of the legal papers if a suit is brought.	A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of: 1. Bodily injury sustained by an insured and caused by an accident; 2. Property damage caused by an accident if the Declarations indicates that property damage Uninsured Motorists Coverage applies to that auto. Only items 1. and 4. under the definition of uninsured motor vehicle apply to property damage. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. With respect to coverage under item 2. of the definition of uninsured motor vehicle, we will pay only after the limits of liability under any applicable liability bonds or policies have been exhausted by payment of judgments or settlements. Any judgment for damages arising out of a suit brought without our written consent is not	C. "Property damage" as used in this Part means injury to or destruction of your covered auto. However, property damage does not include: 1. Loss of use of your covered auto; or 2. Damage to personal property contained in your covered auto other than a child passenger restraint system that: a. meets the applicable federal motor vehicle safety standards; and b. was in use by a child at the time of the accident for which this coverage applies.	A. If we and an Insured do not agree: 1. Whether that person is legally entitled to recover damages; or 2. As to the amount of damages: Then the matter will be settled by arbitration. Such arbitration may be initiated by a written demand for arbitration made by either party. The arbitration shall be conducted by a single neutral arbitrator. With respect to property damage arbitration proceedings must be formally instituted by the Insured within 1 year from the date of the accident. Disputes concerning coverage under this part may not be arbitrated. B. Each party will; 1. Pay the expenses it incurs; and 2. Bear the expenses of the arbitrator will be binding as to: 1. Whether the Insured is legally entitled to recover damages; and 2. The amount of damages.

Title of Policy	Policy ID Number	Major Exclusions	Dutles After Accident or Loss Specific to Uninsured/Underins	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
CALIFORNIA PERSONAL AUTO POLICY	SA- 1852/CAEP 2/05	D. This coverage shall not apply: 1. To property damage to: b. any motor vehicle owned by you to which Collision Coverage applies under this policy; or c. any other motor vehicle to the extent that there is valid and collectible Collision Coverage applicable to that damage under any other policy. Our maximum limit of liability for all damages for property damage resulting from any one accident will be the lesser of: 1. The limit of Property Damage Liability shown in the Declarations; 2. The actual cash value of your covered auto; or 3. The amount of any deductible if there is valid and collectible Collision Coverage under any other policy. An adjustment for depreciation and physical condition will be made in determining actual cash value at the time of the loss. The limit of Bodilly Injury or Property Damage Liability shown in the Declarations is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the accident.	ured Motorist Coverage Coverage Coverage Coverage Uninsured Motorists Coverage Must also: Promptly notify the police or other proper authority, within 24 hours if a hit- and-run driver is involved. The insured must provide us within 30 days of the accident, a statement under oath: a. that the Insured has a cause of action for damages arising out of an accident with a hit-and-run vehicle whose owner or operator cannot be identified; and b. setting forth the facts in support thereof. At our request, the insured must make your covered auto available for inspection. 2. Promptly send us copies of the legal papers if a suit is brought.	A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of: 1. Bodily injury sustained by an insured and caused by an accident; 2. Property damage caused by an accident if the Declarations indicates that property damage Uninsured Motorists Coverage applies to that auto. Only items 1, and 4. under the definition of uninsured motor vehicle apply to property damage. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. With respect to coverage under item 2. of the definition of uninsured motor vehicle, we will pay only after the limits of liability under any applicable liability bonds or policies have been exhausted by payment of judgments or settlements. Any judgment for damages arising out of a suit brought without our written consent is not binding on us.	C. "Property damage" as used in this Part means injury to or destruction of your covered auto. However, property damage does not include: 1. Loss of use of your covered auto; or 2. Damage to personal property contained in your covered auto; or then a child passenger restraint system that a. meets the applicable federal motor vehicle safety standards; and b. was in use by a child at the time of the accident for which this coverage applies.	A. If we and an insured do not agree: 1. Whether that person is legally entitled to recover damages; or 2. As to the amount of damages: Then the matter will be settled by arbitration. Such arbitration may be initiated by a written demand for arbitration made by either party. The arbitration shall be conducted by a single neutral arbitrator. With respect to property damage arbitration proceedings must be formally instituted by the insured within 1 year from the date of the accident. Disputes concerning coverage under this part may not be arbitrated. B. Each party will; 1. Pay the expenses it incurs; and 2. Bear the expenses of the arbitrator equally. C. Any decision of the arbitrator will be binding as to: 1. Whether the insured is legally entitled to recover damages; and 2. The amount of damages.
CALIFORNIA PERSONAL AUTO POLICY	SA- 2522/CAEP 2/05	D. This coverage shall not apply: 1. To properly damage to: b. any motor vehicle owned by you to which Collision Coverage applies under this policy; or c. any other motor vehicle to the extent that there is valid and collectible Collision Coverage applicable to that damage under any other policy. Our maximum limit of liability for all damages for property damage resulting from any one accident will be the lesser of: 1. The limit of Property Damage Liability shown in the Declarations; 2. The actual cash value of	C. A person seeking Uninsured Motorists Coverage must also: 1. Promptly notify the police or other proper authority, within 24 hours if a hirand-run driver is involved. The insured must provide us within 30 days of the accident, a statement under oath: a. that the insured has a cause of action for damages	A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of: 1. Bodily injury sustained by an Insured and caused by an accident; This coverage is only applicable if it appears on your declarations page and is subject to limits of liability as shown thereof. 2. Property damage caused by an accident if the Declarations indicates that property damage Uninsured Motorists Coverage applies to that auto. Only items 1. and 4. under the definition of	C. "Property damage" as used in this Part means injury to or destruction of your covered auto. However, "property damage" does not include: 1. Loss of use of your covered auto; or 2. Damage to personal property contained in your covered auto other than a child	A. If we and an insured do not agree: 1. Whether an insured is legally entitled to recover damages; or 2. As to the amount of damages; then the matter will be settled by arbitration. Such arbitration may be initiated by a written demand for arbitration made by either party. The arbitration shall be conducted by a single neutral arbitrator. With respect to properly damage arbitration proceedings must be formally instituted by the insured within 1 year from the date of the accident. Disputes
		your covered auto; or 3. The amount of any	arising out of an accident with a	uninsured motor vehicle apply to property damage.	passenger restraint	concerning coverage under this part may not be

Title	Policy ID	Major Exclusions	Duties After	Insuring Agreement Language	Definition of	Arbitration Provision Under
of Policy	Number		Accident or Loss Specific to Uninsured/UnderIns ured Motorist Coverage	for UMPD Coverage	"Property Damage" Under UMPD Section	UMPD Section
		deductible if there is valid and collectible Collision Coverage under any other policy. An adjustment for depreciation and physical condition will be made in determining actual cash value at the time of the loss. The limit of Bodily Injury or Property Damage Liability shown in the Declarations is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the accident.	hit-and-run vehicle whose owner or operator cannot be identified; and b. setting forth the facts in support thereof. At our request, the insured must make your covered auto available for inspection.	This coverage is only applicable if it appears on your declarations page and is subject to limits of liability as shown thereof. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. With respect to coverage under item 2. of the definition of uninsured motor vehicle, we will pay only after the limits of liability under any applicable liability bonds or policies have been exhausted by payment of judgments or settlements. Any judgment for damages arising out of a sult brought without our written consent is not binding on us.	system that: a. meets the applicable federal motor vehicle safety standards; and b. was in use by a child at the time of the accident for which this coverage applies.	arbitrated. B. Each party will: 1. Pay the expenses it incurs; and 2. Bear the expenses of the arbitrator equally. C. Any decision of the arbitrator will be binding as to: 1. Whether the insured is legally entitled to recover damages; and 2. The amount of damages.
CALIFÓRNIA PERSONAL AUTO POLICY	SA- 2522/CAEP 6/04	D. This coverage shall not apply: 1. To property damage to: b. any motor vehicle owned by you to which Collision Coverage applies under this policy; or c. any other motor vehicle to the extent that there is valid and collectible Collision Coverage applicable to that damage under any other policy. Our maximum limit of liability for all damages for property damage resulting from any one accident will be the lesser of: 1. The limit of Property Damage Liability shown in the Declarations; 2. The actual cash value of your covered auto; or 3. The amount of any deductible if there is valid and collectible Collision Coverage under any other policy. An adjustment for depreciation will be made in determining actual cash value at the time of the loss. The limit of Bodily Injury or Property Damage Liability shown in the Declarations is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the accident.	C. A person seeking Uninsured Motorists Coverage must also: 1. Promptly notify the police or other proper authority, within 24 hours if a hit-and-run driver is involved. The insured must provide us within 30 days of the accident, a statement under oath: a. that the Insured has a cause of action for damages arising out of an accident with a hit-and-run vehicle whose owner or operator cannot be identified; and b. setting forth the facts in support thereof. At our request, the insured must make your covered auto available for inspection. 2. Promptly send us copies of the legal papers if a sult is brought.	A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of: 1. Bodly injury sustained by an insured and caused by an accident; This coverage is only applicable if it appears on your declarations page and is subject to limits of liability as shown thereof. 2. Property damage caused by an accident if the Declarations indicates that property damage Uninsured Motorists Coverage applies to that auto. Only items 1. and 4. under the definition of uninsured motor vehicle apply to property damage. This coverage is only applicable if if appears on your declarations page and is subject to limits of liability as shown thereof. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. With respect to coverage under item 2. of the definition of uninsured motor vehicle, we will pay only after the limits of liability under any applicable liability bonds or policies have been exhausted by payment of judgments or settlements. Any judgment for damages arising out of a suit brought without our	C. "Property damage" as used in this Part means injury to or destruction of your covered auto. However, "property damage" does not include: 1. Loss of use of your covered auto; or 2. Damage to personal property contained in your covered auto other than a child passenger restraint system that: a. meets the applicable federal motor vehicle safety standards; and b. was in use by a child at the time of the accident for which this coverage applies.	A. If we and an insured do not agree: 1. Whether an insured is legally entitled to recover damages; or 2. As to the amount of damages; then the matter will be settled by arbitration. Such arbitration may be initiated by a written demand for arbitration made by either party. The arbitration shall be conducted by a single neutral arbitrator. With respect to properly damage arbitration proceedings must be formally instituted by the insured within 1 year from the date of the accident. Disputes concerning coverage under this part may not be arbitrated. B. Each party will: 1. Pay the expenses it incurs; and 2. Bear the expenses of the arbitrator will be binding as to: 1. Whether the insured is legally entitled to recover damages; and 2. The amount of damages.

Title of Policy	Policy ID Number	Major Exclusions	Duties After Accident or Loss Specific to Uninsured/Underins ured Motorist	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
CALIFORNIA PERSONAL AUTO POLICY	SA- 2522/CAEP 7/02	D. This coverage shall not apply: 1. To property damage to: b. any motor vehicle owned by you to which Collision Coverage applies under this policy; or c. any other motor vehicle to the extent that there is valid and collectible Collision Coverage applicable to that damage under any other policy. Our maximum limit of fiability for all damages for property damage resulting from any one accident will be the lesser of: 1. The limit of Property Damage Liability shown in the Declarations; 2. The actual cash value of your covered auto; or 3. The amount of any deductible if there is valid and collectible Collision Coverage under any other policy. An adjustment for depreciation and physical condition will be made in determining actual cash value at the time of the loss. The limit of Bodily Injury or Property Damage Liability shown in the Declarations is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the accident.	Coverage C. A person seeking Uninsured Motorists Coverage must also: 1. Promptly notify the police or other proper authority, within 24 hours if a hit-and-run driver is involved. The insured must provide us within 30 days of the accident, a statement under oath: a. that the insured has a cause of action for damages arising out of an accident with a hit-and-run vehicle whose owner or operator cannot be identified; and b. setting forth the facts in support thereof. At our request, the insured must make your covered auto available for inspection.	binding on us. A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of: 1. Bodily injury sustained by an insured and caused by an accident; This coverage is only applicable if it appears on your declarations page and is subject to limits of liability as shown thereof. 2. Property damage caused by an accident if the Declarations Indicates that property damage Uninsured Motorists Coverage applies to that auto. Only items 1. and 4. under the definition of uninsured motor vehicle apply to property damage. This coverage is only applicable if it appears on your declarations page and is subject to limits of liability as shown thereof. The owner's or operator's liability as shown thereof, The owner's or operator's liability as shown thereof, The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. With respect to coverage under item 2. of the definition of uninsured motor vehicle, we will pay only after the limits of liability under any applicable liability bonds or policies have been exhausted by payment of judgments or settlements. Any judgment for damages arising out of a suit brought without our written consent is not binding on us.	C. "Property damage" as used in this Part means injury to or destruction of your covered auto. However, "property damage" does not include: 1. Loss of use of your covered auto; or 2. Damage to personal property contained in your covered auto other than a child passenger restraint system that a. meets the applicable federal motor vehicle safety standards; and b. was in use by a child at the time of the accident for which this coverage applies.	A. If we and an insured do not agree: 1. Whether an insured is legally entitled to recover damages; or 2. As to the amount of damages; then the matter will be settled by arbitration. Such arbitration may be initiated by a written demand for arbitration made by either party. The arbitration shall be conducted by a single neutral arbitration. With respect to property damage arbitration proceedings must be formally instituted by the insured within 1 year from the date of the accident. Disputes concerning coverage under this part may not be arbitrated. B. Each party will: 1. Pay the expenses it Incurs; and 2. Bear the expenses of the arbitrator equally. C. Any decision of the arbitrator will be binding as to: 1. Whether the insured is legally entitled to recover damages; and 2. The amount of damages.
CALIFORNIA PERSONAL AUTO POLICY	SA- 2522/CAEP 12/04	D. This coverage shall not apply: 1. To property damage to: b. any motor vehicle owned by you to which Collision Coverage applies under this policy; or c. any other motor vehicle to the extent that there is valid and collectible Collision Coverage applicable to that damage under any other policy. Our maximum limit of llability for all damages for property damage resulting from any one accident will be the lesser of: 1. The limit of Property Damage Liability shown in the Declarations;	C. A person seeking Uninsured Motorists Coverage must also: 1. Promptly notify the police or other proper authority, within 24 hours if a hitand-run driver is involved. The insured must provide us within 30 days of the accident, a statement under oath: a. that the insured has a cause of action	A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of. 1. Bodily injury sustained by an insured and caused by an accident; This coverage is only applicable if it appears on your declarations page and is subject to limits of liability as shown thereof. 2. Property damage caused by an accident if the Declarations indicates that property damage Uninsured Motorists Coverage applies to that auto. Only items 1. and 4.	C. "Property damage" as used in this Part means injury to or destruction of your covered auto. However, "property damage" does not include: 1. Loss of use of your covered auto; or 2. Damage to personal property contained in your covered auto other	A. If we and an insured do not agree: 1. Whether an insured is legally entitled to recover damages; or 2. As to the amount of damages; then the matter will be settled by arbitration. Such arbitration may be initiated by a written demand for arbitration made by either party. The arbitration shall be conducted by a single neutral arbitrator. With respect to property damage arbitration proceedings must be formally instituted by the insured within 1 year from the date of the accident. Disputes concerning

Title	Policy ID	Major Exclusions	Duties After	Insuring Agreement Language	Definition of	Arbitration Provision Under
of	Number	-	Accident or Loss	for UMPD Coverage	"Property	UMPD Section
Policy			Specific to	1	Damage" Under	
			Uninsured/Underins		UMPD Section	
			ured Motorist			
		<u> </u>	Coverage		L	
		2. The actual cash value of	for damages	under the definition of	than a child	coverage under this part
		your covered auto; or	arising out of an	uninsured motor vehicle	passenger	may not be arbitrated.
		3. The amount of any	accident	apply to property damage.	restraint	B. Each party will:
		deductible if there is	with a hit-and-run	This coverage is only	system that:	Pay the expenses it
		valid and collectible Collision	vehicle whose	applicable if it appears on	a. meets the	incurs; and
	Ì	Coverage	owner or	your declarations page	applicable	2. Bear the expenses of
		under any other policy.	operator cannot	and is subject to limits of	federal motor	the arbitrator equally.
		An adjustment for	be identified;	liability as shown thereof.	vehicle safety	C. Any decision of the
		depreciation and physical	and	The owner's or operator's	standards;	arbitrator will be binding as
	i	condition will be made in	b. setting forth	liability for these damages	and	to:
		determining actual cash	the facts in	must arise out of the	b. was in use	Whether the insured is
		value at the time of the loss.	support	ownership, maintenance	by a child at	legally entitled to recover
	•	The limit of Bodily Injury or	thereof. At our	or use of the uninsured	the time of the	damages; and
		Property Damage	request, the	motor vehicle. With	accident for	2. The amount of
		Liability shown in the	insured must	respect to coverage under	which this	damages.
	ļ	Declarations is the most we	make your	item 2. of the definition of	coverage	
		will pay regardless of the	covered auto	uninsured motor vehicle,	applies.	
		number of:	available for	we will pay only after the		1
	1	1. insureds:	inspection.	limits of liability under any		
		2. Claims made;	}	applicable liability bonds		
		3. Vehicles or premiums	1	or policies have been		
		shown in the Declarations; or	1	exhausted by payment of	†	
	}	4. Vehicles involved in the	1	judgments or settlements.	1	
	1	accident.		Any judgment for	1	
		1	1	damages arising out of a		
		†	1	suit brought without our	1	
		1		written consent is not	1	
	l .		1	binding on us.	1.	1

						
Title of Policy	Policy ID Number	Major Exclusions	Duties After Accident or Loss Specific to Uninsured/UnderInsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
COLORADO PERSONAL AUTO POLICY	SA- 1714/COE P 7/03	EXCLUSIONS A. We do not provide Uninsured Motorists Coverage for property damage: 5. To any motor vehicle owned by you for which you have purchased Collision Coverage under this policy or any other policy. A. Our limit of liability will be the lesser of: 1. The actual cash value of your covered auto; or 2. The amount necessary to repair or replace your covered auto.	C. A person seeking Uninsured/Underlnsur ed Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	We will pay damages which you are legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident arising out of actual physical contact with your covered auto. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle.	Property damage as used under this coverage means injury to or destruction of your covered auto. However, property damage does not include: 1. Loss of use of your covered auto; or 2. Damage to property owned by you while contained in your covered auto.	A. If we and an insured do not agree: 1. Whether that person is legally entitled to recover damages under this Part; or 2. As to the amount of damages recoverable by that insured; from the owner or operator of an uninsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both partles must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select an arbitrator will select an arbitrator. The two arbitrators will select an arbitrator. Be cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses it incurs, and 2. Bear the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding.

Title of Policy	Policy ID Number	Major Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
COLORADO PERSONAL AUTO POLICY	SA- 1714/COE P 7/04	EXCLUSIONS A. We do not provide Uninsured Motorists Coverage for property damage: 5. To any motor vehicle owned by you for which you have purchased Collision Coverage under this policy or any other policy. A. Our limit of liability will be the lesser of: 1. The actual cash value of your covered auto; or 2. The amount necessary to repair or replace your covered auto.	C. A person seeking Uninsured/Underinsured Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	We will pay damages which you are legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident arising out of actual physical contact with your covered auto. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle.	Property damage as used under this coverage means injury to or destruction of your covered auto. However, property damage does not include: 1. Loss of use of your covered auto; or 2. Damage to property owned by you while contained in your covered auto.	A. If we and an insured do not agree: 1. Whether that person is legally entitled to recover damages under this Part; or 2. As to the amount of damages recoverable by that insured; from the owner or operator of an uninsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses it incurs, and 2. Bear the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding.

Title of Policy	Policy ID Number	Major Exclusions	Duties After Accident or Loss Specific to Uninsured/UnderInsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
COLORADO PERSONAL AUTO POLICY	SA- 1714/COE P 7/05	EXCLUSIONS A. We do not provide Uninsured Motorists Coverage for property damage: 5. To any motor vehicle owned by you for which you have purchased Collision Coverage under this policy or any other policy. A. Our limit of liability will be the lesser of: 1. The actual cash value of your covered auto; or 2. The amount necessary to repair or replace your covered auto.	C. A person seeking Uninsured/Underinsure ed Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	We will pay damages which you are legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident arising out of actual physical contact with your covered auto. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle.	Property damage as used under this coverage means injury to or destruction of your covered auto. However, property damage does not include: 1. Loss of use of your covered auto; or 2. Damage to property owned by you while contained in your covered auto.	A. If we and an insured do not agree: 1. Whether that person is legally entitled to recover damages under this Part, or 2. As to the amount of damages recoverable by that insured; from the owner or operator of an uninsured motor vehicle, or underinsured motor vehicle, or underinsured motor vehicle then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select an arbitrator will select an arbitrator will select an arbitrator will select an arbitrator arbitrator. The two arbitrators will select that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses it incurs, and 2. Bear the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding.

ग्राप्तe of Policy	Policy ID Number	Major Exclusions	Dutles After Accident or Loss Specific to Uninsured/Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
COLORADO PERSONAL AUTO POLICY	SA- 1714/COE P 6/02	EXCLUSIONS A. We do not provide Uninsured Motorists Coverage for property damage: 5. To any motor vehicle owned by you for which you have purchased Collision Coverage under this policy or any other policy. A. Our limit of liability will be the lesser of: 1. The actual cash value of your covered auto; or 2. The amount necessary to repair or replace your covered auto.	C. A person seeking Uninsured/Underinsure ded Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	We will pay damages which you are legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident arising out of actual physical contact with your covered auto. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle.	Property damage as used under this coverage means injury to or destruction of your covered auto. However, property damage does not include: 1. Loss of use of your covered auto; or 2. Damage to property owned by you while contained in your covered auto.	A. If we and an insured do not agree: 1. Whether that person is legally entitled to recover damages under this Part; or 2. As to the amount of damages recoverable by that insured; from the owner or operator of an uninsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses it incurs, and 2. Bear the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding.

Title of Policy	Policy ID Number	Major Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
COLORADO PERSONAL AUTO POLICY	SA- 1852/COE P 7/06	EXCLUSIONS A. We do not provide Uninsured Motorists Coverage for property damage: 6. To any motor vehicle owned by you for which you have purchased Collision Coverage under this policy or any other policy. A. Our limit of liability will be the lesser of: 1. The actual cash value of your covered auto; or 2. The amount necessary to repair or replace your covered auto.	C. A person seeking Uninsured/Underinsur ed Motorists Coverage must also: 1. Report the accident to the police or other civil authority within twenty-four (24) hours or as soon as practicable if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	We will pay damages which you are legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident arising out of actual physical contact with your covered auto. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle.	Property damage as used under this coverage means injury to or destruction of your covered auto. However, property damage does not include: 1. Loss of use of your covered auto; or 2. Damage to property owned by you while contained in your covered auto.	ARBITRATION A. If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle or underinsured motor vehicle or underinsured motor vehicle then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses it incurs; and 2. Bear the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding.

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Title of Policy	Policy ID Number	Major Exclusions	Dutles After Accident or Loss Specific to Uninsured/Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
COLORADO PERSONAL AUTO POLICY	SA- 1852/COE P 6/02	EXCLUSIONS A. We do not provide Uninsured Motorists Coverage for property damage: 5. To any motor vehicle owned by you for which you have purchased Collision Coverage under this policy or any other policy. A. Our limit of liability will be the lesser of: 1. The actual cash value of your covered auto; or 2. The amount necessary to repair or replace your covered auto.	A person seeking Underinsured Motorists Coverage must also promptly: 1. Send us copies of the legal papers if a suit is brought; and 2. Notify us in writing of a tentative settlement between the insured and the insurer of the underinsured motor vehicle and allow us 30 days to advance payment to that insured in an amount equal to the tentative settlement to preserve our rights against the insurer, owner or operator of such underinsured motor vehicle.	We will pay damages which you are legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident arising out of actual physical contact with your covered auto. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle.	Property damage as used under this coverage means injury to or destruction of your covered auto. However, property damage does not include: 1. Loss of use of your covered auto; or 2. Damage to property owned by you while contained in your covered auto.	A. If we and an insured do not agree: 1. Whether that Insured is legally entitled to recover damages; or 2. As to the amount of damages; which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge or a court having jurisdiction. B. Each party will: 1. Pay the expenses it incurs; and 2. Bear the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which you live. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether you are legally entitled to recover damages; and 2. The amount of damages.

Title of Policy	Policy ID Number	Major Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
COLORADO PERSONAL AUTO POLICY	SA- 1852/COE P 1/08	EXCLUSIONS A. We do not provide Uninsured Motorists Coverage for property damage: 6. To any motor vehicle owned by you for which you have purchased Collision Coverage under this policy or any other policy. A. Our limit of liability will be the lesser of: 1. The actual cash value of your covered auto; or 2. The amount necessary to repair or replace your covered auto.	A person seeking Underinsured Motorists Coverage must also promptly: 1. Send us copies of the legal papers if a suit is brought; and 2. Notify us in writing of a tentative settlement between the insured and the insured dand the insured motor vehicle and allow us 30 days to advance payment to that insured in an amount equal to the tentative settlement to preserve our rights against the insurer, owner or operator of such underinsured motor vehicle.	We will pay damages which you are legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident arising out of actual physical contact with your covered auto. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle.	Property damage as used under this coverage means injury to or destruction of your covered auto. However, property damage does not include: 1. Loss of use of your covered auto; or 2. Damage to property owned by you while contained in your covered auto.	A. If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle or underinsured motor vehicle then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses it incurs; and 2. Bear the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding.

Title of Policy	Policy ID Number	Major Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
COLORADO PERSONAL AUTO POLICY	SA- 1852/COE P. 2/09	EXCLUSIONS A We do not provide Uninsured Motorists Coverage for property damage: 6. To any motor vehicle owned by you for which you have purchased Collision Coverage under this policy or any other policy. A. Our limit of liability will be the lesser of: 1. The actual cash value of your covered auto; or 2. The amount necessary to repair or replace your covered auto.	C. A person seeking Uninsured/Underinsured ded Motorists Coverage must also: 1. Report the accident to the police or other civil authority within twenty-four (24) hours or as soon as practicable if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	We will pay damages which you are legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident arising out of actual physical contact with your covered auto. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle.	Property damage as used under this coverage means injury to or destruction of your covered auto. However, property damage does not include: 1. Loss of use of your covered auto; or 2. Damage to property owned by you while contained in your covered auto.	A. If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle or underinsured motor vehicle or underinsured motor vehicle then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrators will select an arbitrators will select an third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses if incurs; and 2. Bear the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding.

Title of Policy	Policy ID Number	Major Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
COLORADO PERSONAL AUTO POLICY	SA- 1852/COE P 4/08	EXCLUSIONS A. We do not provide Uninsured Motorists Coverage for property damage: 6. To any motor vehicle owned by you for which you have purchased Collision Coverage under this policy or any other policy. A. Our limit of liability will be the lesser of: 1. The actual cash value of your covered auto; or 2. The amount necessary to repair or replace your covered auto.	C. A person seeking Uninsured/Underinsur ed Motorists Coverage must also: 1. Report the accident to the police or other clvll authority within twenty-four (24) hours or as soon as practicable if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	We will pay damages which you are legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident arising out of actual physical contact with your covered auto. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle.	Property damage as used under this coverage means injury to or destruction of your covered auto. However, property damage does not include: 1. Loss of use of your covered auto; or 2. Damage to property owned by you while contained in your covered auto.	A. If we and an insured do not agree: 1. Whether that Insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle or underinsured motor vehicle or underinsured motor vehicle then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses it incurs; and 2. Bear the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding.

Title of Policy	Policy ID Number	Major Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
COLORADO PERSONAL AUTO POLICY	SA- 1852/COE P 6/09	EXCLUSIONS A. We do not provide Uninsured Motorists Coverage for property damage: 6. To any motor vehicle owned by you for which you have purchased Collision Coverage under this policy or any other policy. A. Our limit of liability will be the lesser of: 1. The actual cash value of your covered auto; or 2. The amount necessary to repair or replace your covered auto.	C. A person seeking Uninsured/Underinsur ed Motorists Coverage must also: 1. Report the accident to the police or other civil authority within twenty-four (24) hours or as soon as practicable if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	We will pay damages which you are legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident arising out of actual physical contact with your covered auto. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle.	Property damage as used under this coverage means injury to or destruction of your covered auto. However, property damage does not include: 1. Loss of use of your covered auto; or 2. Damage to property owned by you while contained in your covered auto.	A. If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an unInsured motor vehicle or underinsured motor vehicle or underinsured motor vehicle then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses it incurs; and 2. Bear the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding.

Title of Policy	Policy ID Number	Major Exclusions	Duties After Accident or Loss Specific to Uninsured/UnderInsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
COLORADO PERSONAL AUTO POLICY	SA- 1852/COE P 7/03	EXCLUSIONS A. We do not provide Uninsured Motorists Coverage for property damage: 5. To any motor vehicle owned by you for which you have purchased Collision Coverage under this policy or any other policy. A. Our limit of liability will be the lesser of: 1. The actual cash value of your covered auto; or 2. The amount necessary to repair or replace your covered auto.	C. A person seeking Uninsured/Underinsure ded Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	We will pay damages which you are legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident arising out of actual physical contact with your covered auto. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle.	Property damage as used under this coverage means injury to or destruction of your covered auto. However, property damage does not include: 1. Loss of use of your covered auto; or 2. Damage to property owned by you while contained in your covered auto.	A. If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both partles must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge or a court having jurisdiction. B. Each party will: 1. Pay the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which you live. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether you are legally entitled to recover damages; and 2. The amount of damages.

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Title of Policy	Policy ID Number	Major Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
COLORADO PERSONAL AUTO POLICY	SA- 1852/COE P 7/04	EXCLUSIONS A. We do not provide Uninsured Motorists Coverage for property damage: 5. To any motor vehicle owned by you for which you have purchased Collision Coverage under this policy or any other policy. A. Our limit of liability will be the lesser of: 1. The actual cash value of your covered auto; or 2. The amount necessary to repair or replace your covered auto.	C. A person seeking Uninsured/Underinsured Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	We will pay damages which you are legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident arising out of actual physical contact with your covered auto. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle.	Property damage as used under this coverage means injury to or destruction of your covered auto. However, property damage does not include: 1. Loss of use of your covered auto; or 2. Damage to property owned by you while contained in your covered auto.	A. If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select an third. If they cannot agree within 30 days, either may request that selection be made by a judge or a court having jurisdiction. B. Each party will: 1. Pay the expenses it incurs; and 2. Bear the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which you live. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether you are legally entitled to recover damages; and 2. The amount of damages.

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Title of Policy	Policy ID Number	Major Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
COLORADO PERSONAL AUTO POLICY	SA- 1852/COE P 7/05	EXCLUSIONS A. We do not provide Uninsured Motorists Coverage for property damage: 5. To any motor vehicle owned by you for which you have purchased Collision Coverage under this policy or any other policy. A. Our limit of liability will be the lesser of: 1. The actual cash value of your covered auto; or 2. The amount necessary to repair or replace your covered auto.	C. A person seeking Uninsured/Underinsured Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	We will pay damages which you are legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident arising out of actual physical contact with your covered auto. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle.	Property damage as used under this coverage means injury to or destruction of your covered auto. However, property damage does not include: 1. Loss of use of your covered auto; or 2. Damage to property owned by you while contained in your covered auto.	A. If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select an third. If they cannot agree within 30 days, either may request that selection be made by a judge or a court having jurisdiction. B. Each party will: 1. Pay the expenses it incurs; and 2. Bear the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which you live. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether you are legally entitled to recover damages; and 2. The amount of damages.

Title of Policy	Policy ID Number	Major Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of *Property Damage* Under UMPD Section	Arbitration Provision Under UMPD Section
GEORGIA PERSONAL AUTO POLICY	SA- 1852/GAEP 12/05	The limit of Property Damage Liability shown in the Declarations for "each accident" for Uninsured/ Underinsured Coverage is our maximum limit of liability for all property damage resulting from any one accident. This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the accident, whether insured or not. C. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and Part A or Part B of this policy.	C. A person seeking Uninsured/Underinsured Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. However, if there is no physical contact with a hit-and-run vehicle, someone must report the accident to the appropriate law enforcement agency within a reasonable amount of time. 2. Promptly send us copies of the legal papers if a suit is brought.	A. We will pay damages which an Insured is legally entitled to recover from the owner or operator of an uninsured underinsured motor vehicle because of: 1. Bodily injury; and 2. Property damage; caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured/underinsured motor vehicle. We will pay under this coverage only after the limits of liability bonds or policles have been exhausted by payment of judgments or settlements. However, if a settlement is made between an insured and the insurer of the uninsured/ underinsured motor vehicle for an amount that does not exhaust the limits of liability under any applicable liability bonds or policies, we will not pay under this coverage unless we previously consented to such settlement in writing. Any judgment for damages arising out of a suit brought without our written consent is not binding on us.	C. "Property damage" as used in this Part means injury to or destruction of: 1. Your covered auto (including the resulting loss of use); and 2. Any property owned by a person listed in 1. and 2. of the definition of "Insured," while contained in your covered auto.	None.

Title of Policy	Policy ID Number	Major Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of 'Property Damage' Under UMPD Section	Arbitration Provision Under UMPD Section
GEORGÍA PERSONAL AUTO POLICY	SA- 1852/GAEP 7/03	The limit of Property Damage Liability shown in the Declarations for "each accident" for Uninsured/ Underinsured Coverage is our maximum limit of liability for all property damage resulting from any one accident. This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the accident, whether insured or not. C. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and Part A or Part B of this policy.	C. A person seeking Uninsured/Underinsur ed Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. However, if there is no physical contact with a hit-and-run vehicle, someone must report the accident to the appropriate law enforcement agency within a reasonable amount of time. 2. Promptly send us copies of the legal papers if a suit is brought.	A. We will pay damages which an Insured is legalily entitled to recover from the owner or operator of an uninsured/underinsured motor vehicle because of: 1. Bodily Injury sustained by an insured and caused by an accident; and 2. Property damage caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured/underinsured motor vehicle. We will pay under this coverage only after the limits of liability under any applicable liability bonds or policies have been exhausted by payment of judgments or settlements. However, if a settlement is made between an insured and the insurer of the uninsured/underinsure d motor vehicle for an amount that does not exhaust the limits of liability under any applicable liability bonds or policies, we will not pay under this coverage unless we previously consented to such settlement in writing. Any judgment for damages arising out of a suit brought without our written consent is not binding on us.	C. "Property damage" as used in this Part means injury to or destruction of: 1. Your covered auto (including the resulting loss of use); and 2. Any property owned by a person listed in 1. and 2. of the definition of "insured," while contained in your covered auto.	None.

Title of Policy	Policy ID Number	Major Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
GEORGIA PERSONAL AUTO POLICY	SA- 1852/GAEP 2/02	The limit of Property Damage Liability shown in the Declarations for 'each accident' for Uninsured/ Underinsured Coverage is our maximum limit of liability for all property damage resulting from any one accident. This is the most we will pay regardless of the number of. 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the accident, whether insured or not. C. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and Part A or Part B of this policy.	Motorist Coverage C. A person seeking Uninsured/Underinsur ed Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. However, if there is no physical contact with a hit-and-run vehicle, someone must report the accident to the appropriate law enforcement agency within a reasonable amount of time. 2. Promptly send us copies of the legal papers if a suit is brought.	A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured/underinsure d motor vehicle because of: 1. Bodily injury sustained by an insured and caused by an accident; and 2. Property damage caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured/underinsure d motor vehicle. We will pay under the limits of liability under any applicable liability bonds or policies have been exhausted by payment of judgments or settlements. However, if a settlement is made between an insured and the insurer of the uninsured/underinsure d motor vehicle for an amount that does not exhaust the limits of liability under any applicable liability bonds or policies, we will not pay under this coverage unless we previously consented to such settlement in writing. Any judgment for damages arising out of a suit brought without our written consent is not binding on us.	C. "Property damage" as used in this Part means injury to or destruction of: 1. Your covered auto (including the resulting loss of use); and 2. Any property owned by a person listed in 1. and 2. of the definition of "Insured," while contained in your covered auto.	None.

Title of Policy	Policy ID Number	Major Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
GEORGIA PERSONAL AUTO POLICY	SA- 1852/GAEP 1/08	The limit of Property Damage Liability shown in the Declarations for "each accident" for Uninsured/ Underinsured Coverage is our maximum limit of liability for all property damage resulting from any one accident. This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the accident, whether insured or not. D. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and Part A or Part B of this policy.	A person seeking Uninsured/Underinsur ed Motorists Coverage must also promptly: 1. Send us copies of the legal papers if a suit is brought; and 2. Notify us in writing of a tentative settlement between the insured and the insurer of the underinsured motor vehicle and allow us 30 days to advance payment to that insured in an amount equal to the tentative settlement to preserve our rights against the insurer, owner or operator of such underinsured motor vehicle.	A. We will pay damages which an Insured is legally entitled to recover from the owner or operator of an uninsured/underinsure d motor vehicle because of: 1. Bodily injury sustained by that insured and caused by an accident; and 2. Property damage caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured/underinsure d motor vehicle. We will pay under this coverage only after the limits of liability bonds or policies have been exhausted by payment of judgments or settlements. However, if a settlement is made between an Insured and the insurer of the uninsured/underinsure d motor vehicle for an amount that does not exhaust the limits of liability under any applicable liability bonds or policies, we will not pay under this coverage unless we previously consented to such settlement in writing. Any judgment for damages arising out of suit brought without our written consent is not binding on us.	C. "Property damage" as used in this Part means injury to or destruction of: 1. Your covered auto(including the resulting loss of use); and 2. Any property owned by a person listed in 1. and 2. of the definition of "Insured," while contained in your covered auto.	None.

Title of Poli c y	Policy IID Number	Major Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
GEORGIA SPECIALTY AUTO POLICY	SA- 1714/GAEP 2/02	The limit of Property Damage Liability shown in the Declarations for "each accident" for Uninsured/ Underinsured Coverage is our maximum limit of liability for all property damage resulting from any one accident. This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the accident, whether insured or not. C. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and Part A or Part B of this policy.	C. A person seeking Uninsured/Underinsured Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. However, if there is no physical contact with a hit-and-run vehicle, someone must report the accident to the appropriate law enforcement agency within a reasonable amount of time. 2. Promptly send us copies of the legal papers if a suit is brought.	A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured/underinsured motor vehicle because of: 1. Bodily injury sustained by an insured and caused by an accident; and 2. Property damage caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured/underinsured motor vehicle. We will pay under this coverage only after the limits of liability under any applicable liability bonds or policles have been exhausted by payment of judgments or settlement. However, if a settlement is made between an insured and the insurer of the uninsured/underinsured motor vehicle for an amount that does not exhaust the limits of liability under any applicable liability bonds or policies, we will not pay under this coverage unless we previously consented to such settlement in writting. Any judgment for damages arising out of a suit brought without our written consent is not binding on us.	C. "Property damage" as used in this Part means injury to or destruction of: 1. Your covered auto (including the resulting loss of use); and 2. Any property owned by a person listed in 1. and 2. of the definition of "insured," while contained in your covered auto.	None.

Title of	Policy ID Number	Major Exclusions	Duties After Accident or Loss Specific to	Insuring Agreement Language for UMPD	Definition of *Property Damage* Under UMPD	Arbitration Provision Under UMPD Section
Policy			Uninsured/Underinsured Motorist Coverage	Coverage	Section	Older OMIPD Secution
GEORGIA	SA-	The limit of Property	C. A person seeking	A. We will pay damages	C. "Property	None.
PERSONAL	1714/GAEP	Damage Liability shown	Uninsured/Underinsur	which an insured is	damage" as used in	, Monic.
AUTO	7/03	in	ed Motorists	legally entitled to	this Part means	ł
POLICY		the Declarations for	Coverage must also:	recover from the owner	injury to or	
		"each accident" for	Promptly notify the	or operator of an	destruction of:	
		Uninsured/	police if a hit-and-run	uninsured/underinsured	Your covered	
		Underinsured Coverage	driver is involved.	motor vehicle because	auto (including the	
		is our maximum limit of	However, if there is	of:	resulting	
	İ	liability for all property	no physical contact	1. Bodily Injury	loss of use); and	
		damage resulting	with a hit-and-run	sustained by an insured	2. Any property	
		from any one accident.	vehicle, someone	and	owned by a person	
	1	This is the most we will	must report the	caused by an accident;	listed in	
		pay regardless of the	accident to the	and	1. and 2. of the	
	-	number of: 1. Insureds;	appropriate law enforcement agency	Property damage caused by an accident.	definition of "insured." while	
	1	2. Claims made:	within a reasonable	The owner's or	contained in your	
	1	3. Vehicles or premiums	amount of time.	operator's liability for	contained in your	
	1	shown in the	2. Promptly send us	these damages must	COVERCE AUTO.	
		Declarations; or	copies of the legal	arise out of the		
	1	4. Vehicles involved in	papers if a suit is	ownership, maintenance		
		the accident, whether	brought.	or use of the		
		insured or not.		uninsured/underinsured		1
		1		motor vehicle. We will		}
		C. No one will be		pay under this coverage		
	1	entitled to receive		only after the limits of		1
		duplicate		liability under any		
	ĺ	payments for the same		applicable liability bonds		
	1	elements of loss under		or policies have been		
		this coverage and Part		exhausted by payment		
		A or Part B of this		of judgments or		
	1	policy.	-	settlements. However, if a settlement is made		
		1		between an insured and		
	1			the insurer of the		
		1		uninsured/underinsured	<u>}</u>	
		1		motor vehicle for an	1	
	1		ļ	amount that does not		
	ł	1		exhaust the limits of		
		Į.	}	liability under any		1
		1		applicable liability bonds		
		İ		or policies, we will not]	
		1		pay under this coverage		[
	1	1		unless we previously	1	
		1		consented to such		[
	1	1		settlement in writing.	1	
		1		Any judgment for	1	
		1		damages arising out of a suit brought without our		
		1		written consent is not		

Title of Policy	Policy ID Number	Major Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
GEORGIA PERSONAL AUTO POLICY	SA- 1714/GAEP 12/05	The limit of Property Damage Liability shown in the Declarations for "each accident" for Uninsured/ Underinsured Coverage is our maximum limit of liability for all property damage resulting from any one accident. This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the accident, whether insured or not. C. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and Part A or Part B of this policy.	C. A person seeking Uninsured/Underinsure ded Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. However, if there is no physical contact with a hit-and-run vehicle, someone must report the accident to the appropriate law enforcement agency within a reasonable amount of time. 2. Promptly send us copies of the legal papers if a suit is brought.	A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured/underinsured motor vehicle because of: 1. Bodliy injury; and 2. Property damage; caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured/underinsured motor vehicle. We will pay under this coverage only after the limits of liability under any applicable liability bonds or policies have been exhausted by payment of judgments or settlement is made between an insured and the insurer of the uninsured/underinsured motor vehicle for an amount that does not exhaust the limits of liability under any applicable liability bonds or policies, we will not pay under this coverage unless we previously consented to such settlement in writing. Any judgment for damages arising out of a suit brought without our written consent is not binding on us.	C. "Property damage" as used in this Part means injury to or destruction of: 1. Your covered auto (including the resulting loss of use); and 2. Any property owned by a person listed in 1. and 2. of the definition of "insured." while contained in your covered auto.	None.

DAHO PERSONAL 1852/IDEP 1852/IDEP 309 The following will be electromy as mount of popular to a p	Title of Policy	Policy ID Number	Major Exclusions	Duties After Accident or Loss Specific to	Insuring Agreement Language for UMPD	Definition of "Property Damage" Under UMPD	Arbitration Provision Under UMPD Section
deductible. of the three	of Policy IDAHO PERSONAL AUTO	Number SA- 1852/IDEP	DEDUCTIBLES The following will be deducted from the amount of property damage resulting from any one accident: 1. \$300 if the accident is caused by a hif-and run vehicle or a vehicle which has no physical contact with your covered auto. 2. \$100 in all other cases. LIMIT OF LIABILITY A. The limit of liability shown in the Declarations for Uninsured Motorists Property Damage is our maximum limit of liability for all property damage sustained in any one accident. B. Any amounts otherwise payable for damages which the insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident shall by reduced by all sums paid because of the property damage by or on behalf of persons or organizations who may be legally responsible. OTHER INSURANCE With respect to an auto or property contained in an auto: 1. If there is other applicable similar insurance we will pay only our share of the loss. Our share is the proportion that our limit of liability bears to the total of all applicable limits. However, any insurance we provide with respect to a vehicle you do not own shall be excess over any other collectible insurance. 2. For any property damage to which the Collision Coverage of this policy (or similar coverage from another policy) and this coverage both apply, you may choose the coverage from which damages will be paid. You may recover under both coverages, but only if: a. neither one by itself is sufficient to coverage from which damages, let only if: a. neither one by itself is sufficient to coverage shall be excess over any other	Loss Specific to Uninsured/Underinsured Motorist Coverage C. A person seeking Uninsured/Underinsured Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is	Language for UMPD Coverage UNINSURED MOTORISTS COVERAGE PROPERTY DAMAGE INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident if the Declarations Indicates that Uninsured Motorists Property Darnage applies. The owner's or operator's fiability for these damages must arise out of the ownership, maintenance or use of the uninsured motor	Damage" Under UMPD Section C. "Property damage" as used in this coverage means injury to, destruction of or loss of use of: 1. Your covered auto. 2. Any property owned by an insured. 3. Any property owned by you or any family member while contained in any auto not owned, but being operated, by you or	ARBITRATION A. If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by the insured; from the owner or operator of an uninsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage under this part may not be arbitrated. Arbitration shall begin upon a written demand from either party. 1. The parties may agree to a single arbitrator. A decision by the arbitrator will be binding. 2. If the parties cannot agree on a single arbitrator. The parties may then proceed with the single arbitrator. The parties may then proceed with the single arbitrator. The parties may then proceed with the single arbitrator will be binding. 3. If the representatives cannot agree on a single arbitrator will be binding. 3. If the representatives cannot agree on the arbitrator selected, each party will select an arbitrator within 30 days or the parties do not agree on the arbitrator selected, each party will select a third. If they cannot agree within 30 days, either may request that selection be made to the three arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made to the three arbitrators will be binding. B. Unless both parties agree

Title of Policy	Policy ID Number	Major Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured MotorIst Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
						county and state in which the insured lives. Local rules of law as to procedure and evidence will apply. Each party will pay the expenses it incurs, except we will bear the reasonable expenses of the arbitrator(s) and any statutory costs actually incurred by the insured.

Title of	Policy ID Number	Major Exclusions	Duties After Accident or Loss Specific to	Insuring Agreement Language for UMPD	Definition of "Property Damage" Under UMPD	Arbitration Provision Under UMPD Section
Policy			Uninsured/Underinsured Motorist Coverage	Coverage	Section	
		DEDUCTIBLES The following will be deducted from the amount of property damage resulting from any one accident: 1. \$300 if the accident is caused by a hit-and run vehicle or a vehicle which has no physical contact with your covered auto. 2. \$100 in all other cases. LIMIT OF LIABILITY A. The limit of liability shown in the Declarations for Uninsured Motorists Property Damage is our maximum limit of liability for all property damage sustained in any one accident. B. Any amounts otherwise payable for damages which the insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident shall by reduced by all sums paid because of the property damage by or on behalf of persons or organizations who may be legally responsible. Cyller Insurance we will pay only our share of the loss. Our share is the proportion that our limit of liability bears to the total of all applicable limits. However, any insurance we provide with respect to a vehicle you do not own shall be excess over any other collectible insurance. 2. For any property damage to which the Collision Coverage of this policy (or similar coverage from another policy) and this coverage both apply, you may choose the coverages tunny if:	Loss Specific to Uninsured/Underinsured			
		a. neither one by itself is sufficient to cover the loss; and b. you will not recover more than the actual damages, less the applicable deductible. 3. With respect to all other property, this coverage shall				:

Title of Policy	Policy ID Number	Major Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
IDAHO PERSONAL AUTO POLICY	SA- 1852/IDEP 1/03	D. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and Part A or Part B of this policy.	C. A person seeking Uninsured/Underinsur ed Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	INSURING AGREEMENT A. We will pay damages which an Insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle or underinsured motor vehicle because of bodily injury: 1. Sustained by an insured; and 2. Caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle or underinsured motor vehicle. Any judgment for damages arising out of a suit brought without our written consent is not binding on us. We will pay under this coverage only if 1. or 2. below applies: 1. The limits of liability under any applicable bodily injury liability bonds or policies have been exhausted by payment of judgment or settlements; or 2. A tentative settlement has been made between an insured and the insurer of the underinsured motor vehicle and we: a. have been given prompt written notice of such tentative settlement; and b. advance payment to the Insured in an amount equal to the tentative settlement within 30 days after receipt of notification.	None.	ARBITRATION A. If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle or underinsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration, if so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will pay the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county and state in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding.

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Title of Policy	Policy ID Number	Major Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
		<u>L </u>	Motorist Coverage			1
IDAHO	SA-	DEDUCTIBLES	A person seeking	We will pay	C. "Property damage"	A. If we and an
PERSONAL	1852/IDEP	The following will be	Uninsured/Underinsur	damages which an	as used in this	insured do not
AUTO	9/07	deducted from the amount of	ed	insured is legally	coverage	agree:
POLICY		property damage resulting	Motorists Coverage	entitled to recover	means injury to,	1. Whether that
1		from any one accident:	must also:	from the owner or	destruction of or loss	insured is legally
		1. \$300 if the accident is	1. Report the accident	operator	of use of:	entitled to 2. As to
i		caused by a hit-and run	to the police or other	of an uninsured	Your covered auto.	the amount of
ļ		vehicle or a vehicle which has	civil authority within	motor vehicle or	2. Any property	damages which are
-		no physical contact with your	twenty-four (24) hours	underinsured	owned by an insured.	recoverable by that
		covered auto.	or as soon as	motor vehicle	3. Any property	insured;
		2. \$100 in all other cases.	practicable if a hit-	because of bodily	owned by you or any	from the owner or
		LANGE OF LANGUAGE	and-run if a driver is	injury:	family	operator of an
		LIMIT OF LIABILITY	involved.	Sustained by an	member while	uninsured
		A. The limit of liability shown		insured; and	contained in any auto	motor vehicle or
		in the Declarations for		2. Caused by an	not	underinsured motor
ļ		Uninsured Motorists Property Damage is our maximum limit	l	accident. The owner's or	owned, but being	vehicle
		of liability for all property		operator's liability	operated, by you or any family member.	then the matter may be arbitrated.
		damage sustained in any one		for these	any learning member.	However,
		accident.		damages must	i '	disputes
		B. Any amounts otherwise		arise out of the		concerning
		payable for damages which		ownership,		coverage under
<u> </u>	·	the insured is legally entitled	f	maintenance or		this Part
ļ		to recover from the owner or		use of the		may not be
1		operator of an uninsured	İ	uninsured motor		arbitrated.
		motor vehicle because of		vehicle or	1	Both parties must
		property damage caused by		underinsured motor		agree to arbitration.
		an accident shall by reduced		vehicle.		If so
		by all sums paid because of the property damage by or on		We will pay damages under		agreed, each party will select an
		behalf of persons or	·	this coverage		arbitrator. The
	1	organizations who may be		caused by an		two arbitrators will
		legally responsible.		accident with an		select a third. If
		'		underinsured		they cannot
		OTHER INSURANCE		motor vehicle only		agree within 30
		With respect to an auto or	ļ	if 1. or 2. below		days, either may
		property contained in an auto:]	applies:		request that
		If there is other applicable		1. The limits of		selection be made
		similar insurance we will pay		liability under any		by a judge of a
	ļ	only our share of the loss.		applicable		court having
		Our share is the proportion that our limit of liability bears		bodily injury liability bonds or policies		jurisdiction. B. Each party will:
		to the total of all applicable		have been		1. Pay the
	1	limits. However, any		exhausted by		expenses it incurs;
		insurance we provide with	1	payment of		and
Ì		respect to a vehicle you do		judgments		2. Bear the
		not own shall be excess over		or settlements; or		expenses of the
	1	any other collectible		2. A tentative	1	third arbitrator
	1	insurance.		settlement has]	equally.
ţ		2. For any property damage		been made		C. Unless both
		to which the Collision Coverage of this policy (or		between an insured and the insurer of	1	parties agree otherwise,
1		similar coverage from another		the		arbitration
		policy) and this		underinsured motor	1	will take place in
		coverage both apply, you	1	vehicle and we:	!	the county in which
1		may choose the coverage		a. have been given		the insured
	}	from which damages will be		prompt written	1	lives. Local rules of
		paid. You may recover under		notice		law as to procedure
1		both coverages, but only if:		of such tentative		and
		a. neither one by itself is		settlement, and	Į	evidence will apply.
1		sufficient to cover the loss;		b. advance		A decision agreed
1		and b. you will not recover more	1	payment to the insured in an		to by two of the arbitrators will be
1		than the actual damages,		amount equal to		binding.
1		less the applicable		the tentative		g.
1		deductible.		settlement within		
1		3. With respect to all other		30 days after		
		property, this coverage shall		receipt		
1	1	be excess over any other		of notification.		
1		collectible insurance.		Any judgment for		
	l	1		damages arising out of suit		
1	1			brought without our		
	1			written consent is		
1			ļ	not binding on us.		

Title of Policy	Policy 1D Number	Major Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
IDAHO PERSONAL AUTO POLICY	SA- 1852/IDEP 9/00	D. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and Part A or Part B of this policy.	A person seeking Underinsured Motorists Coverage must also promptly: 1. Send us copies of the legal papers if a suit is brought; and 2. Notify us in writing of a tentative settlement between the Insured and the insurer of the underinsured motor vehicle and allow us 30 days to advance payment to that insured in an amount equal to the tentative settlement to preserve our rights against the insurer, owner or operator of such underinsured motor vehicle.	We will pay damages which an insured is legalty entitled to recover from the owner or operator of an uninsured motor vehicle or underinsured motor vehicle because of bodily injury: 1. Sustained by an insured; and 2. Caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle or underinsured motor vehicle. Any judgment for damages arising out of a suit brought without our written consent is not binding on us. We will pay under this coverage only if 1. or 2. below applicable bodily injury liability bonds or policies have been exhausted by payment of judgment or settlements; or 2. A tentative settlement has been made between an insured and the insurer of the underinsured motor vehicle and we: a. have been given prompt written notice of such tentative settlement; and b. advance payment to the insured in an armount equal to the insured in an armount equal to the insured of such tentative settlement within 30 days after receipt in the insured of notification.	None.	A. If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle or underinsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will pay the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county and state in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding.

	5 W 75				- 6-W	*.t.n
of Policy	Number	major exclusions	Loss Specific to Uninsured/Underinsured	Language for UMPD Coverage	Damage" Under UMPD Section	Under UMPD Section
	Policy ID Number SA- 1852/IDEP 8/08 G1	DEDUCTIBLES The following will be deducted from the amount of property damage resulting from any one accident: 1. \$300 if the accident is caused by a hit-and run vehicle or a vehicle which has no physical contact with your covered auto. 2. \$100 in all other cases. LIMIT OF LIABILITY A. The limit of liability shown in the Declarations for Uninsured Motorists Property Damage is our maximum limit of liability for all property damage sustained in any one accident. B. Any amounts otherwise payable for damages which the insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident shall by reduced by all sums paid because of the property damage caused by an accident shall by reduced by all sums paid because of the property damage by or on behalf of persons or organizations who may be legally responsible. OTHER INSURANCE With respect to an auto or property contained in an auto: 1. If there is other applicable similar insurance we will pay only our share of the loss. Our share is the proportion that our limit of liability bears to the total of all applicable limits. However, any insurance we provide with respect to a vehicle you do not own shall be excess over any other collectible insurance. 2. For any property damage to which the Collision Coverage for manother policy) and this coverage both apply, you may choose the coverage from which damages will be paid. You may recover under both coverage from the coverage for the loss; and b, you will not recover more				If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle or underinsured motor vehicle then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both partles must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses of the third arbitrator equally. C. Unless both partles agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply
		sufficient to cover the loss; and b. you will not recover more		b. advance payment to the insured in an		law as to procedure and evidence will apply
		than the actual damages, less the applicable deductible. 3. With respect to all other respects the applicable and the respect to all other respects to the applicable and the respect to the applicable and the respect to the applicable and th		amount equal to the tentative settlement within 30 days after		.A decision agreed to by two or the arbitrators will be binding.
		property, this coverage shall be excess over any other collectible insurance.	To consider the constant of th	receipt of notification. Any judgment for damages arising out of suit Brought without our		
				written consent is not binding on us.		

Title	Policy ID	Major Exclusions	Duties After Accident or	Insuring Agreement	Definition of "Property	Arbitration Provision
of Policy	Number		Loss Specific to Uninsured/Underinsured	Language for UMPD Coverage	Damage" Under UMPD Section	Under UMPD Section
	SA- 1852/IDEP 7/06	DEDUCTIBLES The following will be deducted from the amount of property damage resulting from any one accident: 1. \$300 if the accident is caused by a hit-and run vehicle or a vehicle which has no physical contact with your covered auto. 2. \$100 in all other cases. LIMIT OF LIABILITY A. The limit of liability shown in the Declarations for Uninsured Motorists Property Damage is our maximum limit of liability for all property damage sustained in any one accident. B. Any amounts otherwise payable for damages which the insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident shall by reduced by all sums paid because of the property damage by or on behalf of persons or organizations who may be legally responsible. OTHER INSURANCE With respect to an auto or property contained in an auto: 1. If there is other applicable similar insurance we will pay only our share is the proportion that our limit of liability bears to the total of all applicable limits. However, any insurance we provide with respect to a vehicle you do not own shall be excess over any other collectible insurance. 2. For any property damage to which the Collision Coverage for manother policy) and this coverage both apply, you may choose the coverage from which damages will be paid. You may recover under both coverages, but only if: a. neither one by itself is sufficient to cover the loss; and b. you will not recover more than the actual damages, less the applicable deductible. 3. With respect to all other				If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle or underinsured motor vehicle then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses it incurs; and 2. Bear the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding.
		property, this coverage shall be excess over any other collectible insurance.				

Title of	Policy ID Number	Major Exclusions	Duties After Acadent or Loss Specific to	Insuring Agreement Language for UMPD	Definition of "Property Damage" Under UMPD	Arbitration Provision Under UMPD Section
Policy	Number		Uninsured/Underinsured Motorist Coverage	Coverage	Section Section	nuger nighth Section
IDAHO PERSONAL AUTO POLICY	SA- 1852/IDEP 4/09	E. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and Part A or Part B of this policy.	C. A person seeking Uninsured Motorists Coverage Or Underinsured Motorists Coverage must also: 1. Report the accident to the police or other civil authority within twenty-four (24) hours or as soon as practicable if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of bodily injury: 1. Sustained by that insured; and 2. Caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership maintenance or use of the uninsured motor vehicle. Any judgment for damages arising out of suit Brought without our written consent is not binding on us.	"Property damage" as used in this coverage means injury to, destruction of or loss of use of: 1. Your covered auto. 2. Any property owned by an insured. 3. Any property owned by you or any family member while contained in any auto not owned, but being operated, by you or any family member.	If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select an arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding.

Title	Policy ID	Major Exclusions	Duties After Accident or	Insuring Agreement	Definition of "Property	Arbitration Provision
of Policy	Number	•	Loss Specific to Uninsured/Underinsured	Language for UMPD Coverage	Damage" Under UMPD Section	Under UMPD Section
of		D. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and Part A or Part B of this policy.		A. We will pay damages which an Insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of bodily injury: 1. Sustained by an insured; and 2. Caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle of underinsured motor vehicle. Any judgment for damages arising out of a sult brought without our written consent is not binding on us. We will pay under this coverage only if 1. or 2. below applies:		A. If we and an insured do not agree: 1. Whether an insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having
				uninsured motor vehicle or underinsured motor vehicle. Any judgment for damages arising out of a suit brought without our written consent is not binding on us. We will pay under this coverage only if 1. or 2. below applies: 1. The limits of liability under any		be arbitrated. Both parties must agree to arbitration if so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will:
				applicable bodily injury liability bonds or policies have been exhausted by payment of judgment or settlements; or 2. A tentative settlement has been made between an insured and the		Pay the expenses it incurs; and Bear the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county.
				an insured and the insurer of the underinsured motor vehicle and we: a have been given prompt written notice of such tentative settlement; and b. advance payment to the insured in an amount equal to the tentative settlement within 30 days after receipt of		place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding.

Title of	Policy ID Number	Major Exclusions	Duties After Accident or Loss Specific to	Insuring Agreement Language for UMPD	Definition of "Property Damage" Under UMPD	Arbitration Provision Under UMPD Section
Policy	number		Uninsured/Underinsured Motorist Coverage	Coverage	Section Section	OUMEL OWED SECTION
IDAHO	SA-	DEDUCTIBLES	C. A person seeking	We will pay	"Property damage" as	A. If we and an
PERSONAL	2522/IDEP	The following will be	Uninsured/Underinsur	damages which an	used in this coverage	insured do not
AUTO POLICY	3/05	deducted from the amount of	ed Motorists	Insured is legally entitled to recover	means injury to,	agree:
- OLIO 1	}	property damage resulting from any one accident:	Coverage must also: 1. Promptly notify the	from the owner or	destruction of or loss of use of:	1. Whether an insured is legally
		1. \$300 if the accident is	police if a hit-and-run	operator	Your covered auto.	entitled to
		caused by a hit-and run	driver is involved.	of an uninsured	2. Any property	recover damages;
	İ	vehicle or a vehicle which has	2. Promptly send us	motor vehicle	owned by an insured.	or
	1	no physical contact with your	copies of the legal	because	Any property	2. As to the amoun
		covered auto.	papers if a suit is	of property damage	owned by you or any	of damages which
	1	2. \$100 in all other cases.	brought.	caused by an accident if the	family member while	are
	1	LIMIT OF LIABILITY		Declarations	contained in any auto not owned, but being	recoverable by that insured;
		A. The limit of liability shown		indicates that	operated, by you or	from the owner or
		in the Declarations for		Uninsured	any family member.	operator of an
		Uninsured Motorists Property		Motorists		uninsured
		Damage is our maximum limit		Property Damage		motor vehicle, then
]	of liability for all property		applies.		the matter may be
		damage sustained in any one accident.		The owner's or operator's liability		arbitrated. However, disputes
		B. Any amounts otherwise		for these		concerning
		payable for damages which		damages must		coverage under
]	the insured is legally entitled		arise out of the		this Part may not
		to recover from the owner or		ownership,		be arbitrated.
	1	operator of an uninsured		maintenance or use of the		Both parties must
		motor vehicle because of property damage caused by		use of the uninsured motor		agree to arbitration
		an accident shall by reduced		vehicle.		agreed, each party
		by all sums paid because of		1		will select an
		the property damage by or on				arbitrator. The
		behalf of persons or				two arbitrators will
		organizations who may be				select a third. If
		legally responsible.				they cannot agree within 30
		OTHER INSURANCE				days, either may
	Ì	With respect to an auto or			ļ	request that
	i	property contained in an auto:				selection be made
		If there is other applicable			,	by a judge of a
		similar insurance we will pay				court having
		only our share of the loss. Our share is the proportion				jurisdiction. B. Each party will:
	l	that our limit of liability bears				1. Pay the
	1	to the total of all applicable				expenses it incurs;
	1	limits. However, any				and
		insurance we provide with				2. Bear the
		respect to a vehicle you do				expenses of the third arbitrator
	Į.	not own shall be excess over any other collectible				equally.
	1	insurance.			1	C. Unless both
	Į.	2. For any property damage	1			parties agree
	1	to which the Collision	1			otherwise,
	1	Coverage of this policy (or	1		1	arbitration
	1	similar coverage from another				will take place in the county in which
		policy) and this coverage both apply, you may choose	1			the county in which
	1	the coverage from which				lives. Local rules o
	1	damages will be paid.				law as to procedure
		You may recover under both				and evidence will
		coverages, but only if:		1		apply. A decision
		a. neither one by itself is sufficient to cover the loss:				agreed to by two of the
		and				arbitrators will be
		b. you will not recover more	1			binding.
		than the actual damages,	1			
		less the applicable				
	1	deductible.	1			
		3. With respect to all other				
		property, this coverage shall be excess over any	}			

Title of Policy	Policy ID Number	Major Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
IDAHO PERSONAL AUTO POLICY	\$A- 2522/IDEP 7/02	D. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and Part A or Part B of this policy.	Motorist Coverage C. A person seeking Uninsured/Underinsure ed Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of bodily injury: 1. Sustained by an insured; and 2. Caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle or underinsured motor vehicle. Any judgment for damages arising out of a suit brought without our written consent is not binding on us. We will pay under this coverage only if 1. or 2. below applies: 1. The limits of liability under any applicable bodily injury liability under any applicable bodily injury liability bonds or policies have been exhausted by payment of judgment or settlements; or 2. A tentative settlement has been made between an insured and the insurer of the underinsured motor vehicle and we: a have been given prompt written notice of such tentative settlement; and b. advance payment to the insured in an amount equal to the tentative settlement within 30 days after	None.	A. If we and an insured do not agree: 1. Whether an insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select at hird. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses if incurs; and 2. Bear the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding.

Title	Policy ID	Eyelpeione	Duties After Accident or	Insuring Agreement	Definition of "Property	Arbitration Provision Under
of Policy	Number	Exclusions	Loss Specific to Uninsured/Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Damage* Under UMPD Section	UMPD Section
ILLINOIS SPECIALTY AUTO POLICY	SA- 1783/IL EP 11/99	4. To any motor vehicle owned by you for which you have purchased Collision Coverage under this policy or any other policy. 5. If the owner or operator of the uninsured motor vehicle cannot be identified.	A person seeking Property Damage Uninsured Motorists Coverage must: 1. Promptly send us copies of the legal papers if a suit is brought. 2. Provide us with: a. the name and address of the owner of the uninsured motor vehicle; or b. the registration number and description of such vehicle; or c. any other available information to establish that there is no applicable motor vehicle property damage liability insurance.	We will pay all sums which the insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage sustained by the insured, caused by an accident involving actual physical contact of an uninsured motor vehicle with the insured motor vehicle, and arising out of the ownership, maintenance or use of such uninsured motor vehicle. Any judgment for damages arising out of a suit brought without our written consent is not binding on us.	"Property damage" as used in this coverage means injury to or destruction of the Insured automobile. However, property damage does not include: 1. Loss of use of the Insured automobile; or 2. Damage to personal property contained in the insured automobile.	If any person making claim hereunder and we do not agree that such person is legally entitled to recover damages from the owner or operator of an uninsured motor vehicle because of property damage, or do not agree as to the amount of payment which may be owing under this insurance, then, the matter or matters upon which such person and the company do not agree shall be settled in accordance with the rules of the American Arbitration Association. Either party may make a written demand for arbitrators and the two arbitrators and the two arbitrators are not selected with in 45 days, either party may request that such arbitration Association. Any decision made by the arbitration be submitted to the American Arbitration Association. Any decision made by the arbitrators and the two arbitration be submitted to the American Arbitration Association. Any decision made by the arbitration except when the recovery of the person making claim exceeds the minimum limit specified in the Illinois Safety Responsibility Lew. If this occurs, such person will be responsible for payment of such person's expenses and an equal share of the expenses of the amount by which such person's recovery exceeds the statutory minimum.
ILLINOIS PERSONAL AUTO	SA- 1852/IL EP	To any motor vehicle owned by you for which you have purchased	A person seeking Property Damage Uninsured	We will pay damages which you are legally	"Property damage" as used in this coverage means injury to or	A. If we and an insured do not agree: 1. Whether that person
POLICY	11/08	Collision Coverage under this policy or any other policy.	Motorists Coverage must also: 1. Promptly send us copies of the legal	entitled to recover from the owner or operator of an uninsured motor	destruction of your covered auto. However, property damage does not	is legally entitled to recover damages under this part; or 2. As to the amount of
		5. If the owner or operator of the	papers if a sult is brought.	vehicle because of property damage	include; 1. Loss of use of your	damages; either party may make a written

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
of		uninsured motor vehicle cannot be identified.	Loss Specific to	Language for UMPD	Damage" Under UMPD	demand for arbitration. In this event, each party will select an arbitrator. The two arbitrators will select a third. If such arbitrators are not selected within 45 days, either party may request that the arbitration be submitted to the American Arbitration Association. B. We will bear all the expenses of the arbitration except when the insured's recovery exceeds the minimum limit specified in the llinois Safety Responsibility Law. If this occurs, the insured will be responsible up to the amount by which the insured's recovery exceeds the statutory minimum for: 1. Payment of his or her expenses; and 2. An equal share of the third arbitrator's expenses. C. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. If arbitration is submitted to the American Arbitration Association, then the American Arbitration Association rules shall apply to all matters except medical opinions, as to medical opinions, fi the amount of damages being sought: 1. Is equal to or less than the minimum limit for bodily injury liability specified by the Illinois Safety Responsibility Law, then the American Arbitration Association rule shall apply. 2. Exceeds the minimum limit for bodily injury liability specified by the Illinois Safety Responsibility Law, then rules of evidence that apply in the merican Arbitration Association rule shall apply. 2. Exceeds the minimum limit for bodily injury liability specified by the Illinois Safety Responsibility Law, then rules of evidence shall apply. 2. Exceeds the minimum limit for bodily injury liability specified by the Illinois Safety Responsibility Law, then rules of evidence that apply in the circuit court for pinions into evidence shall apply. 3. A decision agreed to by two of the arbitrators will be binding as to: 4. Whether the Insured is legally entitled to
						recover damages; and 2. The amount of

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
						damages. This applies only if the amount does not exceed the minimum limit for bodily injury liability specified by the Illinois Safety Responsibility Law. If the amount exceeds that limit, either party may demand the right to a trial. This demand must be made within 60 days of the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators will be binding
ILLINOIS PERSONAL AUTO POLICY	SA- 1852/IL EP 8/08	4. To any motor vehicle owned by you for which you have purchased Collision Coverage under this policy or any other policy. 5. If the owner or operator of the uninsured motor vehicle cannot be identified.	A person seeking Property Damage Uninsured Motorists Coverage must also: 1. Promptly send us copies of the legal papers if a suit is brought. 2. Provide us with: a. The name and address of the owner of the uninsured motor vehicle; or b. The registration number or description of such vehicle; or c. Any other available information to establish that there is no applicable motor vehicle property damage liability insurance.	We will pay damages which you are legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident arising out of actual physical contact with your covered auto. The owner's or operator's llability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. Any judgment for damages arising out of a suit brought without our written consent is not binding on us.	"Property damage" as used in this coverage means injury to or destruction of your covered auto. However, property damage does not include: 1. Loss of use of your covered auto; or 2. Damage to personal property contained in your covered auto other than a child restraint system that: a. meets the applicable standards of the Illinois Child Passenger Protection Act; and b. was in use by the child at the time of the accident for which this coverage applies.	A. If we and an insured do not agree: 1. Whether that person is legally entitled to recover damages under this part; or 2. As to the amount of damages; either party may make a written demand for arbitration. In this event, each party will select an arbitrators vill select a third. If such arbitrators are not selected within 45 days, either party may request that the arbitration be submitted to the American Arbitration Association. B. We will bear all the expenses of the arbitration except when the insured's recovery exceeds the minimum limit specified in the Illinois Safety Responsibility Law. If this occurs, the insured will be responsible up to the amount by which the insured's recovery exceeds the statutory minimum for: 1. Payment of his or her expenses; and 2. An equal share of the third arbitrator's expenses. C. Unless both parties agree otherwise, arbitration will take place in the county in which the Insured lives. If arbitration Association, then the American Arbitration Association, then the American Insured apply to all matters except medical opinions. As to medical opinions, of the amount of damages being

Tille of Policy	Paticy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
			Motorist Coverage			sought: 1. Is equal to or less than the minimum limit for bodily injury liability specified by the lilinois Safety Responsibility Law, then the American Arbitration Association rule shall apply. 2. Exceeds the minimum limit for bodily injury liability specified by the Illinois Safety Responsibility Law, then rules of evidence that apply in the circuit court for placing medical opinions into evidence shall apply. In all other cases, local rules of law as to procedure and evidence shall apply. D. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether the insured is legally entitled to recover damages; and 2. The amount of damages. This applies only if the amount does not exceed the minimum limit for bodily injury liability specified by the Illinois Safety Responsibility Law. If the amount exceeds that limit, either party may demand the right to a trial. This demand must be made within 60 days of the arbitrators'
						decision. If this demand is not made, the amount of damages agreed to by the arbitrators will be binding.
ILLINOIS PERSONAL AUTO POLICY	SA- 1852/IL EP 8/06	4. To any motor vehicle owned by you for which you have purchased Coilision Coverage under this policy or any other policy. 5. If the owner or operator of the uninsured motor vehicle cannot be identified.	A person seeking Property Damage Uninsured Motorists Coverage must also: 1. Promptly send us copies of the legal papers if a suit is brought. 2. Provide us with: a. The name and address of the owner of the uninsured motor vehicle; or b. The registration number or description of such vehicle; or c. Any other available information to establish that there is no applicable motor vehicle property damage liability insurance.	We will pay damages which you are legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident arising out of actual physical contact with your covered auto. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. Any judgment for	"Property damage" as used in this coverage means injury to or destruction of your covered auto. However, property damage does not include: 1. Loss of use of your covered auto; or 2. Damage to personal property contained in your covered auto other than a child restraint system that: a. meets the applicable standards of the Illinois Child Passenger Protection Act; and b. was in use by the child at the time of the accident for which this coverage applies.	A. If we and an Insured do not agree: 1. Whether that person is legally entitled to recover damages under this part; or 2. As to the amount of damages; either party may make a written demand for arbitration. In this event, each party will select an arbitrators will select a third. If such arbitrators are not selected within 45 days, either party may request that the arbitration be submitted to the American Arbitration Association. B. We will bear all the expenses of the arbitration except when

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/UnderInsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
				damages arising out of a suit brought without our written consent is not binding on us.		the insured's recovery exceeds the minimum limit specified in the Illinois Safety Responsibility Law. If this occurs, the
						insured will be responsible up to the amount by which the insured's recovery exceeds the statutory
						minimum for: 1. Payment of his or her expenses; and 2. An equal share of the third arbitrator's
						expenses. C. Unless both parties agree otherwise, arbitration will take place in the county in
						which the insured lives, If arbitration is submitted to the American Arbitration Association, then the
						American Arbitration Association rules shall apply to all matters except medical opinions. As to medical
						opinions, if the amount of damages being sought: 1. Is equal to or less than the minimum limit
						for bodily injury llability specified by the Illinois Safety Responsibility Law, then the American Arbitration Association
						rule shall apply. 2. Exceeds the minimum limit for bodlly injury liability specified by the Illinois Safety
						Responsibility Law, then rules of evidence that apply in the circuit court for placing medical opinions into evidence
						shall apply. In all other cases, local rules of law as to procedure and evidence
						shall apply. D. A decision agreed to by two of the arbitrators will be binding as to:
						Whether the insured is legally entitled to recover damages; and The amount of damages. This applies
						only if the amount does not exceed the minimum limit for bodily injury liability specified by the
						Illinois Safety Responsibility Law. If the amount exceeds that limit, either party may demand the right to

Title of	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to	Insuring Agreement Language for UMPD	Definition of *Property Damage" Under UMPD	Arbitration Provision Under UMPD Section
Policy	110111001		Uninsured/UnderInsured Motorist Coverage	Coverage	Section	
						must be made within 60 days of the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators will be binding.
ILLINOIS PERSONAL AUTO POLICY	SA- 1852/IL EP 7/05	4. To any motor vehicle owned by you for which you have purchased Collision Coverage under this policy or any other policy. 5. If the owner or operator of the uninsured motor vehicle cannot be identified.	A person seeking Property Damage Uninsured Motorists Coverage must also: 1. Promptly send us copies of the legal papers if a suit is brought. 2. Provide us with: a. The name and address of the owner of the uninsured motor vehicle; or b. The registration number or description of such vehicle; or c. Any other available information to establish that there is no applicable motor vehicle property damage liability insurance.	We will pay damages which you are legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident arising out of actual physical contact with your covered auto. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. Any judgment for damages arising out of a suit brought without our written consent is not binding on us.	"Property damage" as used in this coverage means injury to or destruction of your covered auto. However, property damage does not include: 1. Loss of use of your covered auto; or 2. Damage to personal property contained in your covered auto other than a child restraint system that: a. meets the applicable standards of the Illinois Child Passenger Protection Act; and b. was in use by the child at the time of the accident for which this coverage applies.	A. If we and an insured do not agree: 1. Whether that person is legally entitled to recover damages under this part; or 2. As to the amount of damages, either party may make a written demand for arbitration. In this event, each party will select an arbitrator. The two arbitrators will select a third. If such arbitrators are not selected within 45 days, either party may request that the arbitration be submitted to the American Arbitration Association. B. We will bear all the expenses of the arbitration except when the insured's recovery exceeds the minimum limit specified in the Illinois Safety Responsibility Law. If this occurs, the insured will be responsible up to the amount by which the insured's recovery exceeds the statutory minimum for. 1. Payment of his or her expenses; and 2. An equal share of the third arbitration will take place in the county in which the Insured lives. If arbitration is submitted to the American Arbitration Association, then the American Arbitration Association, then the American Arbitration Association, then the American Arbitration Association, then the American Arbitration for the insured lives. If arbitration is submitted to the American Arbitration is submitted to the American Arbitration Association, then the American Arbitration for the amount of damages being sought: 1. Is equal to or less than the minimum limit for bodily injury liability specified by the Illinois Safety Responsibility Law, then the American Arbitration Association rules shall apply to all matters except medical opinions. As to medical opinions as to medical opinions as the minimum limit for bodily injury liability specified by the Illinois Safety Responsibility Law, then the American Arbitration Association rules shall apply the Illinois Safety Responsibility Law, then the American Arbitration Association rules shall apply the Illinois Safety Responsibility Law, then the American Arbitration Association rules shall apply the Illinois Safety Responsibility Law, then the American Arbitration Association

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
ILLINOIS PERSONAL AUTO POLICY	SA- 1852/IL EP 6/09	EXCLUSIONS A. We do not provide Uninsured Motorists Coverage for property damage: 4. To any motor vehicle owned by you for which you have purchased Collision Coverage under this policy or any other policy. 5. If the owner or operator of the uninsured motor vehicle cannot be identified.		We will pay damages which you are legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident arising out of actual physical contact with your covered auto. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the united that is not the ownership, maintenance or use of the ownership, maintenance or use of the ownership, maintenance or use of the ownership, or of the ownership, maintenance or use of the ownership or of the ownership or of the ownership or of the ownership or of the ownership or other ownership out of a suit	"Property damage" as used in this coverage means injury to or destruction of your covered auto. However, property damage does not include: 1. Loss of use of your covered auto; or 2. Damage to personal property contained in your covered auto other than a child restraint system that: a. meets the applicable standards of the Illinois Child Passenger Protection Act; and b. was in use by the child at the time of the alcident for which this coverage applies.	apply. 2. Exceeds the minimum limit for bodily injury liability specified by the Illinois Safety Responsibility Law, then rules of evidence that apply in the circuit court for placing medical opinions into evidence shall apply. In all other cases, local rules of law as to procedure and evidence shall apply. D. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether the insured is legally entitled to recover darnages; and 2. The amount of damages. This applies only if the amount does not exceed the minimum limit for bodily injury liability specified by the Illinois Safety Responsibility Law. If the amount exceeds that limit, either party may demand the right a trial. This demand must be made within 6 days of the arbitrators' decision. If this demand is not made, the amoun of damages agreed to by the arbitrators will be binding. A. If we and an insure do not agree: 1. Whether that person is legally entitled to recover damages under this part, or 2. As to the amount of damages; either party may make a written demand for arbitrators will be binding. 2. As to the amount of damages; either party may make a written demand for arbitration. In this event, each part will select an arbitrator of the two arbitrators are not selected within 45 days, either party may request that the arbitration be submitter to the American Arbitration Association B. We will be recovery exceeds
				brought without our written consent is not binding on us.		the minimum limit specified in the Illinois Safety Responsibility Law. If this occurs, the insured
						will be responsible up t the amount by which

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
						the insured's recovery exceeds the statutory minimum for: 1. Payment of his or her expenses; and 2. An equal share of the third arbitrator's expenses. C. Unless both parties agree otherwise, arbitration will take
						place in the county in which the insured lives. If arbitration is submitted to the American Arbitration Association, then the American Arbitration Association Arbitration Association
					,	rules shall apply to all matters except medical opinions. As to medical opinions, if the amount of damages being sought: 1. Is equal to or less than the minimum limit
						for bodily injury liability specified by the Illinois Safety Responsibility Law, then the American Arbitration Association rule shall apply. 2. Exceeds the
						minimum limit for bodily injury liability specified by the Illinois Safety Responsibility Law, then rules of evidence that apply in the circuit court for placing medical
					-	opinions into evidence shall apply. In all other cases, local rules of law as to procedure and evidence shall apply. D. A decision agreed to by two of the arbitrators
						will be binding as to: 1. Whether the insured is legally entitled to recover damages; and 2. The amount of damages. This applies only
						if the amount does not exceed the minimum firnit for bodily injury liability specified by the Illinols Safety Responsibility Law. If the amount exceeds that limit, either party
						may demand the right to a trial. This demand must be made within 60 days of the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators will be

of Policy	UMPD Section
	
PERSONAL 1852/II owned by you for which Property Damage damages which used in this coverage	
POLICY September Septembe	A. If we and an insured do not agree: 1. Whether that person is legally entitled to recover damages unde this part; or 2. As to the amount of damages; either party may make a written demand for arbitration. In this event, each part will select an arbitrators will select a third. If such arbitrators are not selected within 45 days, either party may request that the arbitration be submitted to the American Arbitration Association. B. We will bear all the

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
ILLINOIS PERSONAL AUTO POLICY	SA- 1852/IL EP 5/06	4. To any motor vehicle owned by you for which you have purchased Collision Coverage under this policy or any other policy. 5. If the owner or operator of the uninsured motor vehicle cannot be identified.	A person seeking Property Damage Uninsured Motorists Coverage must also: 1. Promptly send us copies of the legal papers If a suft is brought. 2. Provide us with: a. The name and address of the owner of the uninsured motor vehicle; or b. The registration number or description of such vehicle; or c. Any other available Information to establish that there is no applicable motor vehicle properfy damage liability insurance.	We will pay damages which you are legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident arising out of actual physical contact with your covered auto. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. Any judgment for damages arising out of a suit brought without our written consent is not binding on us.	"Property damage" as used in this coverage means injury to or destruction of your covered auto. However, property damage does not include: 1. Loss of use of your covered auto; or 2. Damage to personal property contained in your covered auto other than a child restraint system that: a. meets the applicable standards of the Illinois Child Passenger Protection Act; and b. was in use by the child at the time of the accident for which this coverage applies.	evidence that apply in the circuit court for placing medical opinions into evidence shall apply. In all other cases, local rules of law as to procedure and evidence shall apply. D. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether the insured is legally entitled to recover damages; and 2. The amount of damages. This applies only if the amount does not exceed the minimum limit for bodily injury liability specified by the Illinois Safety. Responsibility Law. If the amount exceeds that limit, either party may demand the right to a trial. This demand must be made within 60 days of the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators will be binding. A. If we and an insured do not agree: 1. Whether that person is legally entitled to recover damages under this part; or 2. As to the amount of damages; either party will select an arbitration. In this event, each party will select an arbitrator. The two arbitrators will select an arbitrator. The two arbitrators are not selected within 45 days, either party may request that the arbitration Association. B. We will bear all the expenses of the arbitration he insured's recovery exceeds the minimum limit specified in the Illinois Safety when the insured's recovery exceeds the stautory minimum for: 1. Payment of his or her expenses; and 2. An equal share of the

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
						third arbitrator's
						expenses.
						C. Unless both parties agree otherwise,
						arbitration will take
						place in the county in
						which the insured lives. If arbitration is
						submitted to the
						American
						Arbitration Association
						then the American Arbitration Association
						rules shall apply to all
						matters except medical
						opinions. As to medical
						opinions, if the amount of damages being
						sought:
		}				1. is equal to or less
		· 1				than the minimum limit for bodily injury liability
						specified by the
						Illinois Safety
						Responsibility Law, then the
						American Arbitration
						Association rule shall
	1					apply. 2. Exceeds the
						minimum limit for bodily
						injury
						liability specified by the
						Illinois Safety Responsibility Law, then
						rules of evidence that
						apply in the circuit court
						for placing medical opinions into evidence
	1					shall apply.
						In all other cases, local
						rules of law as to procedure and evidence
						shall apply.
						D. A decision agreed to
	1					by two of the arbitrators
						will be binding as to:
						1. Whether the insured
]					is legally entitled to
	1					recover damages; and 2. The amount of
	1					damages. This applies
	}					only
	1					if the amount does not exceed the minimum
		-			•	limit for bodily injury
				}		liability specified by the
						Illinois Safety
						Responsibility Law. If the amount exceeds
						that limit, either party
						may demand the right to
						a trial. This demand must be made within 60
						days of the arbitrators'
						decision. If this demand
						is not made, the amount
						of damages agreed to by the arbitrators will be
						binding.
ILLINOIS	SA-	4. To any motor vehicle	A person seeking	We will pay	"Property damage" as	A. If we and an insured
PERSONAL AUTO	1852/IL EP 4/05	owned by you for which you have purchased	Property Damage Uninsured	damages which you are legally	used in this coverage means injury to or	do not agree: 1. Whether that person
POLICY	LI- 4/05	Collision Coverage	Motorists Coverage	entitled	destruction of your	is legally entitled to
		under this policy or any	must also:	to recover from the	covered auto.	recover damages under

Title Policy ID of Number Policy	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
of Number	other policy. 5. If the owner or operator of the uninsured motor vehicle cannot be identified.	Loss Specific to	Language for UMPD	Damage" Under UMPD	
					Law, then rules of evidence that apply in the circuit court for placing medical

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
						shall apply. In all other cases, local rules of law as to procedure and evidence shall apply. D. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether the insured is legally entitled to recover damages; and 2. The amount of damages. This applies only if the amount does not exceed the minimum limit for bodily injury liability specified by the Illinois Safety Responsibility Law. If the amount exceeds that limit, either party may dermand the right to a trial. This demand must be made within 60 days of the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators will be
ILLINOIS PERSONAL AUTO POLICY	SA- 1852/IL EP 2/09	4. To any motor vehicle owned by you for which you have purchased Collision Coverage under this policy or any other policy. 5. If the owner or operator of the uninsured motor vehicle cannot be identified.	A person seeking Property Damage Uninsured Motorists Coverage must also: 1. Promptly send us copies of the legal papers if a suit is brought. 2. Provide us with: a. The name and address of the owner of the uninsured motor vehicle; or b. The registration number or description of such vehicle; or c. Any other available information to establish that there is no applicable motor vehicle property damage llability insurance.	We will pay damages which you are legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident arising out of actual physical contact with your covered auto. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. Any judgment for damages arising out of a suit brought without our written consent is not binding on us.	"Property damage" as used in this coverage means injury to or destruction of your covered auto. However, property damage does not include: 1. Loss of use of your covered auto; or 2. Damage to personal property contained in your covered auto other than a child restraint system that: a. meets the applicable standards of the Illinois Child Passenger Protection Act; and b. was in use by the child at the time of the accident for which this coverage applies.	binding. A. If we and an Insured do not agree: 1. Whether that person is legally entitled to recover damages under this part; or 2. As to the amount of damages; either party may make a written demand for arbitration. In this event, each party will select an arbitrator. The two arbitrators will select a third. If such arbitrators are not selected within 45 days, either party may request that the arbitration be submitted to the American Arbitration Association. B. We will bear all the expenses of the arbitration except when the insured's recovery exceeds the minimum limit specified in the Illinois Safety Responsibility Law. If this occurs, the insured will be responsible up to the amount by which the insured's recovery exceeds the statutory minimum for. 1. Payment of his or her expenses, and 2. An equal share of the third arbitrator's expenses. C. Unless both parties agree otherwise, arbitration will take

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured Motorlst Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
			mounts coverage			place in the county in which the insured lives, if arbitration is submitted to the American Arbitration Association, then the American Arbitration Association rules shall apply to all matters except medical opinions. As to medical opinions, if the amount of damages being sought: 1. Is equal to or less than the minimum limit for bodily injury liability specified by the Illinois Safety Responsibility Law, ther
						the American Arbitration Association rule shaft apply. 2. Exceeds the minimum limit for bodily injury liability specified by the
						Illinois Safety Responsibility Law, ther rules of evidence that apply in the circuit court for placing medical opinions into evidence shall apply. In all other cases, local
						rules of law as to procedure and evidenc shall apply. D. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether the insured.
						is legally entitled to recover damages; and 2. The amount of damages. This applies only if the amount does not exceed the minimum limit for bodily
						injury liability specified by the Illinois Safety Responsibility Law. If the amount exceeds that limit, eith party may demand the right to a trial. This demand must be made
						within 60 days of the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators will be binding.
ILLINOIS PERSONAL AUTO POLICY	SA- 1852/IL EP 1/01	4. To any motor vehicle owned by you for which you have purchased Collision Coverage under this policy or any other policy. 5. If the owner or operator of the	A person seeking Property Damage Uninsured Motorists Coverage must also: 1. Promptly send us copies of the legal papers if a suit is brought.	We will pay damages which you are legally entitled to recover from the owner or operator of an uninsured motor vehicle because of	"Property damage" as used in this coverage means injury to or destruction of your covered auto. However, property damage does not include: 1. Loss of use of your	If we and an Insured of not agree: 1. Whether that person is legally entitled to recover damages under this endorsement; or 2. As to the amount of damages which are

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
		vehicle cannot be identified	a. The name and address of the uninsured motor vehicle; or b. The registration number or description of such vehicle; or c. Any other available information to establish that there is no applicable motor vehicle property damage liability insurance.	caused by an accident arising out of actual physical contact with your covered auto. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. Any judgment for damages arising out of a suit brought without our written consent is not binding on us.	2. Damage to personal property contained in your covered auto other than a child restraint system that: a. meets the applicable standards of the Illinois Child Passenger Protection Act; and b. was in use by the child at the time of the accident for which this coverage applies.	Insured; from the owner or operator of an uninsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. In this event, each party will select an arbitrator. The two arbitrators will select a third. If such arbitrators are not selected within 45 days, either party may request that the arbitration be submitted to the American Arbitration Association. Each party will: 1. Pay the expenses it incurs; and 2. Bear the expenses of the third arbitrator equally. Unless both parties agree otherwise, arbitration will take place in the county in which the Insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether the Insured is legally entitled to recover damages; and 2. The amount of damages.

TW-	D-15- VD	F	D. 43 - 44 - 4 - 4		0-5-42	FACE TO THE RESERVE TO THE PERSON OF THE PER
Titte of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
INDIANA PERSONAL AUTO POLICY	SA- 1852/INE P 10/06	8. For the first \$300 of the amount of property damage to the property of each insured as the result of any one accident with an uninsured motor vehicle if the Declarations indicate that the deductible applies to this coverage. The limit of liability shown in the Declarations for Uninsured Motorists Coverage is our maximum Limit of liability for all damages resulting from any one auto accident. This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the auto accident. D. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and Part A or Part B or any Underinsured Motorists Coverage provided by this policy. G. No payment will be made for loss paid or payable to the insured under Part D of the policy.	C. A person seeking Uninsured Motorists Coverage Or Underinsured Motorists Coverage must also: 1. Report the accident to the police or other civil authority within twenty-four (24) hours or as soon as practicable if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought. 3. Promptly notify us in writing of a tentative Settlement between the insured and the insurer of an underinsured motor vehicle. Such notice must include certification of the Liability Coverage limits of the owner or operator of the underinsured motor vehicle. 4. Allow us 30 days to advance payment to that insured in an amount equal to the tentative settlement to preserve our rights against the insurer, owner or operator of the underinsured motor vehicle.	INSURING AGREMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of: 1. Bodily injury sustained by an insured and caused by an accident; and 2. Property damage caused by an accident if the Declarations indicates that both bodily injury and property damage Uninsured Motorists Coverage applies. However, when both bodily injury and property damage Uninsured Motorists Coverage is afforded, item 3. of the definition of uninsured motor vehicle, concerning an unidentified hit-and-rur vehicle, will not apply to property damage. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle or underinsured motor vehicle. Any judgment for damages arising out of suit Brought without our written consent is not binding on us.	C. "Property damage" as used in this Part means injury to or destruction of: 1. Your covered auto. 2. Any property owned by a person listed in 1. or 2. of definition of insured or while contained in your covered auto. However, property damage shall not include loss of use of damaged or destroyed property.	A. If we and an Insured do not agree: 1. Whether that insured is legally entitled to recover damages, or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses it incurs; and 2. Bear the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether the Insured is legally entitled to recover damages; and 2. The amount of damages. This applies only if the amount does not exceed the minimum limit for liability specified by the financial responsibility law of Indiana. If the amount exceeds that limit, either party may demand the right to a trail. This demand must be made within 60 days of the arbitrator's decision. If this demand is not made, the amount of damages agreed to by the arbitrators will be binding.
INDIANA PERSONAL AUTO POLICY	SA- 1852/INE P 8/08	For the first \$300 of the amount of property damage to the property of each insured as the result of any one accident with an uninsured motor vehicle if the Declarations indicate that the	C. A person seeking Uninsured Motorists Coverage Or Underinsured Motorists Coverage must also: 1. Report the accident to the police or other Civil authority within twenty-four (24) hours or as soon as	A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of: 1. Bodily injury sustained by that insured and caused by an accident; and	C. "Property damage" as used in this Part means injury to or destruction of: 1. Your covered auto. 2. Any property owned by a person listed in 1. or 2. of definition of insured or while	A. If we and an insured do not agree: 1. Whether that Insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle then the matter may be arbitrated. However, disputes

Title of Policy	Policy ID Number	Exclusions	Dutles After Accident or Loss Specific to Uninsured/Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
Policy		deductible applies to this coverage. The limit of liability shown in the Declarations for Uninsured Motorists Coverage is our maximum Limit of liability for all damages resulting from any one auto accident. This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the auto accident. D. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and Part A or Part B or any Underinsured Motorists Coverage provided by this policy. G. No payment will be made for loss	Uninsured/Underinsured Motorist Coverage practicable if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought. 3. Promptly notify us in writing of a tentative settlement between the Insured and the insurer of an underinsured motor vehicle. Such notice must include certification of the Liability Coverage limits of the owner or operator of the underinsured motor vehicle. 4. Allow us 30 days to advance payment to that insured in an amount equal to the tentative settlement to preserve our rights against the insurer, owner or operator of the underinsured motor vehicle.	Coverage 2. Property damage caused by an accident if the Declarations indicates that both bodily injury and property damage Uninsured Motorists Coverage applies. However, when both bodily injury and property damage Uninsured Motorists Coverage is afforded, item 3. of the definition of uninsured motor vehicle, concerning an unidentified hit-and-run vehicle, will not apply to property damage. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle or underinsured motor vehicle. Any judgment for damages arising out of suit Brought without our written consent is not binding on us.	Under UMPD Section contained in your covered auto. However, property damage shall not include loss of use of damaged or destroyed property.	concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses it incurs; and 2. Bear the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take plac in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether the insured is legally entifled to recover damages; and 2. The amount of damages. This applies only if the amount does no exceed the minimum limit for liabili specified by the financial responsibility law of Indiana. If the amount exceeds that limit, either party may demand the right to a trail. This demand must be made within 60 days of the arbitrator's decision. If this demand is not made, the amount of damages agreed to by the arbitrators will be binding.
INDIANA PERSONAL AUTO POLICY	SA- 1852/INE P 5/06	paid or payable to the insured under Part D of the policy. 8. For the first \$300 of the amount of property damage to the property of each insured as the result of any one accident with an uninsured motor vehicle if the Declarations indicate that the deductible applies to this coverage. The limit of liability shown in the Declarations for Uninsured Motorists Coverage is our maximum Limit of liability for all damages resulting from any one auto accident.	C. A person seeking Uninsured Motorists Coverage or Underinsured Motorists Coverage must also: 1. Report the accident to the police or other Civil authority within twenty-four (24) hours or as soon as practicable if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought. 3. Promptly notify us in writing of a tentative settlement between the insured and the insurer of an underinsured motor	A. We will pay damages which an Insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of: 1. Bodily injury sustained by an insured and caused by an accident; and 2. Property damage caused by an accident if the Declarations indicates that both bodily injury and property damage Uninsured Motorists Coverage applies. However, when both bodily injury and property damage Uninsured Motorists Coverage Is afforded, item 3, of the	None.	A. If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle then the matter mabe arbitrated. However, disputes concerning coverage under this Pmay not be arbitrated. Both partier must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge a court having jurisdiction. B. Each party will: 1. Pay the expenses it incurs; and 2. Bear the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place.

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
		This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the auto accident. D. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and Part A or Part B or any Underinsured Motorists Coverage provided by this policy. G. No payment will be made for loss paid or payable to the insured under Part	vehicle. Such notice must include certification of the Liability Coverage limits of the owner or operator of the underinsured motor vehicle. 4. Allow us 30 days to advance payment to that insured in an amount equal to the tentative settlement to preserve our rights against the insurer, owner or operator of the underinsured motor vehicle.	definition of uninsured motor vehicle, concerning an unidentified hit-and-run vehicle, will not apply to property damage. SA-1852/INEP 5/06 — 8 — The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle or underinsured motor vehicle. Any judgment for damages arising out of suit brought without our written consent is not binding on us.		in the county in which the Insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether the insured is legally entitled to recover damages; and 2. The amount of damages. This applies only if the amount does not exceed the minimum limit for liability specified by the financial responsibility law of Indiana. If the amount exceeds that limit, either party may demand the right to a trall. This demand must be made within 60 days of the arbitrator's decision. If this demand is not made, the amount of damages agreed to by the arbitrators will be binding.
Indiana Personal Auto Policy	SA- 1852/INE P 3/06	D of the policy. 6. For the first \$300 of the amount of property damage to the property of each insured as the result of any one accident with an uninsured motor vehicle if the Declarations indicate that the deductible applies to this coverage. This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the auto accident. C. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and: 1. Part A or Part B or any 2. Any	C. A person seeking Uninsured Motorists Coverage or Underinsured Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought. 3. Promptly notify us in writing of a tentative settlement between the insurer of an underinsured motor vehicle. Such notice must include certification of the Liability Coverage limits of the owner or operator of the underinsured motor vehicle. 4. Allow us 30 days to advance payment to that insured in an amount equal to the tentative settlement to preserve our rights against the insurer, owner or operator of the underinsured motor vehicle.	A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of: 1. Bodily injury sustained by an insured and caused by an accident; and 2. Property damage caused by an accident if the Declarations indicates that both bodily injury and property damage Uninsured Motorists Coverage applies. However, when both bodily injury and property damage Uninsured Motorists Coverage as afforded, Item 3 of the definition of the uninsured motor vehicle, concerning an unidentified hitand-run vehicle, will not apply to property damage. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured	"Property damage" as used in this Part means injury to or destruction of: 1. Your covered auto. 2. Any property owned by a person listed in 1. or 2. of definition of insured or while contained in your covered auto. However, property damage shall not include loss of use of damaged or destroyed property.	A. If we and an uninsured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; From the owner or operator of an uninsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will pay the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county and state in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether the insured is legally entitled to recover damages; and 2. The amount of damages. This applies only if the amount does not exceed the minimum liability specified by the financial responsibility law of Indiana. If the amount exceeds that limit, either party may demand the right to a

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
		Underinsured Motorists Coverage provided by this policy. F. No payment will be made for loss paid or payable to the insured under Part D of the	Motorist Coverage	motor vehicle. Any judgment for damages arising out of a suit brought without our written consent is not binding on us.		trial. This demand might be made within 60 days of the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators will be binding.
INDIANA	SA-	policy. 6. For the first \$300	C. A person seeking	A. We will pay	C. "Property	A. If we and an insured do not
PERSONAL AUTO POLICY	1852/INE P 4/05	of the amount of property damage to the property of each insured as the result of any one accident with an uninsured motor vehicle if the Declarations indicate that the deductible applies to this coverage. This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles or premiums shown in the Declarations; or 4. Vehicles or premiums shown in the Declarations; or 4. Vehicles or premiums shown in the Declarations; or 4. Vehicles or premiums shown in the Declarations; or 4. Vehicles or premiums shown in the Declarations; or 4. Vehicles or premiums shown in the Declarations; or 4. Vehicles or premiums shown in the Declarations; or 4. Vehicles or premiums shown in the auto accident. D. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and: 1. Part A or Part B or 2. Any Underinsured Motorists Coverage provided by this policy. G. No payment will be made for loss paid or payable to the insured under Part D of the	Uninsured Motorists Coverage or Underinsured Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought. 3. Promptly notify us in writing of a tentative settlement between the insured and the insurer of an underinsured motor vehicle. Such notice must include certification of the Liability Coverage limits of the owner or operator of the underinsured motor vehicle. 4. Allow us 30 days to advance payment to that Insured in an amount equal to the tentative settlement to preserve our rights against the insurer, owner or operator of the underinsured motor vehicle.	A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of: 1. Bodily Injury sustained by an insured and caused by an accident; and 2. Property damage caused by an accident if the Declarations indicates that both bodily injury and property damage Uninsured Motorists Coverage applies. However, when both bodily injury and property damage Uninsured Motorists Coverage is afforded, item 3. of the definition of uninsured motor vehicle, concerning an unidentified hit-and run vehicle, will not apply to property damage. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. Any judgment for damages arising out of a suit brought without our written consent is not binding on us.	damage" as used in this Part means injury to or destruction of: 1. Your covered auto. 2. Any property owned by a person listed in 1. or 2. of definition of insured or while contained in your covered auto. However, property damage shall not include loss of use of damaged or destroyed property.	A. It we and an insured to not agree: 1. Whether that insured is legally entitled to recover darnages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will pay the expenses it incurs, and bear the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county and state in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether the insured is legally entitled to recover damages; and 2. The amount of damages. This applies only if the amount does not exceed the minimum limit for liability specified by the financial responsibility law of Indiana. If the amount exceeds that limit, either party may demand the right to a trial. This demand must be made within 60 days of the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators will be binding.
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INDIANA PERSONAL AUTO POLICY	SA- 1714/INE P 4/02	6. For the first \$300 of the amount of property damage to the property of each insured as the result of any one accident with an uninsured motor vehicle if the	C. A person seeking Uninsured Motorists Coverage or Underinsured Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us	A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of: 1. Bodily Injury sustained by an insured and caused by	C. "Property damage" as used in this Part means injury to or destruction of: 1. Your covered auto. 2. Any property owned by a person listed in 1. or 2. of the	A. If we and an insured do not agree: 1. Whether that person is legally entitled to recover damages under this Part; or 2. As to the amount of damages recoverable by that insured; from the owner or operator of an uninsured motor vehicle then the matter may be arbitrated. However, disputes concerning coverage

Title	Policy ID	Exclusions	Duties After Accident or	Insuring Agreement	Definition of	Arbitration Provision Under UMPD Section
of Policy	Number		Loss Specific to Uninsured/Underinsured Motorist Coverage	Language for UMPD Coverage	"Property Damage" Under UMPD Section	
		Declarations indicate that the	copies of the legal papers if a suit is	an accident; and 2. Property damage	definition of insured or while	under this Part may not be arbitrated. Both parties must agree
	İ	deductible applies	brought.	caused by an accident	contained in your	to arbitration. If so agreed, each
		to this coverage.	Promptly notify us in writing of a	if the Declarations indicates that both	covered auto. However, property	party will select an arbitrator. The two arbitrators will select a third. If
		_	tentative settlement	bodily injury and	damage shall not	they cannot agree within 30 days,
		This is the most we will pay	between the insured and the insurer of an	property damage Uninsured Motorists	include loss of use of damaged	either may request that selection be
		regardless of the	underinsured motor	Coverage applies.	or destroyed	made by a judge of a court having jurisdiction.
		number of: 1. Insureds;	vehicle. Such notice must	However, when both bodily injury and	property.	B. Each party will:
		2. Claims made;	include certification	property damage		Pay the expenses it incurs, and Bear the expenses of the third
		3. Vehicles or premiums shown in	of the liability coverage limits of the	Uninsured Motorists Coverage is afforded,		arbitrator equally.
		the	owner or operator of	item 3. of the definition		C. Unless both parties agree
		Declarations; or 4. Vehicles	the underinsured motor vehicle.	of uninsured motor vehicle, concerning an		otherwise, arbitration will take place in the county in which the insured
		involved in the auto	4. Allow us 30 days	unidentified hit-and run		lives. Local rules of law as to
		accident.	to advance payment to that insured in an	vehicle, will not apply to property damage.		procedure and evidence will apply. A decision
		C. No one will be	amount equal to the	The owner's or		agreed to by two of the arbitrators
		entitled to receive duplicate	tentative settlement to preserve our rights	operator's liability for these damages must		will be binding as to: 1. Whether the insured is legally entitled to
		payments for the	against the insurer,	arise out of the		recover damages; and
		same elements of loss under	owner or operator of the underinsured	ownership, maintenance or use of		The amount of damages. This applies only if the amount does not
		this coverage and: 1. Part A or Part B	motor vehicle.	the uninsured motor		exceed the minimum
		or		vehicle. Any judgment for damages arising		limit for liability specified by the financial
		2. Any Underinsured		out of a suit brought without our written		responsibility law of Indiana. If the amount
		Motorists Coverage		consent is not binding		exceeds that limit, either party may
		provided by this policy.		on us.		demand the right to a trial. This demand
		F. No payment will				must be made within 60 days of the
		be made for loss				arbitrators'
		paid or payable to the				decision. If this demand is not made, the
		insured under Part D of the				amount of damages agreed to by the arbitrators
		policy.				will be binding.
INDIANA PERSONAL	SA- 1714/INE	6. For the first \$300 of the amount of	C. A person seeking Uninsured Motorists	A. We will pay damages which an	C. "Property damage" as used	A. If we and an insured do not agree:
AUTO	P 4/05	property	Coverage or	insured is legally	in this Part means	Whether that person is legally
POLICY		damage to the property of each	Underinsured Motorists Coverage	entitled to recover from the owner or operator	injury to or destruction of:	entitled to recover damages under this Part; or
		insured	must also:	of an uninsured motor	1. Your covered	2. As to the amount of damages
		as the result of any one accident with	Promptly notify the police if a hit-and-run	vehicle because of: 1. Bodily injury	auto. 2. Any property	recoverable by that insured; from the owner or operator of an
		an uninsured motor	driver is involved. 2. Promptly send us	sustained by an insured and caused by	owned by a person listed in 1.	uninsured motor vehicle then the matter may be arbitrated. However,
		vehicle if the	copies of the legal	an accident; and	or 2. of the	disputes concerning coverage
		Declarations indicate that the	papers if a suit is brought.	Property damage caused by an accident	definition of insured or while	under this Part may not be arbitrated. Both parties must agree
		deductible applies	3. Promptly notify us	if the Declarations	contained in your	to arbitration. If so agreed, each
		to this coverage.	in writing of a tentative settlement	indicates that both bodily injury and	covered auto. However, property	party will select an arbitrator. The two arbitrators will select a third. If
		This is the most we	between the insured and the insurer of an	property damage Uninsured Motorists	damage shall not include loss of	they cannot agree within 30 days, either may request that selection be
		will pay	underinsured motor	Coverage applies.	use of damaged	made by a judge of a court having
	}	regardless of the number of:	vehicle. Such notice must include	However, when both bodily injury and	or destroyed property.	jurisdiction. B. Each party will:
		1. Insureds;	certification of the	property damage		Pay the expenses it incurs, and
		Claims made; S. Vehicles or	liability coverage limits of the owner or	Uninsured Motorists Coverage is afforded,		Bear the expenses of the third arbitrator
		premiums shown in the	operator of the underinsured motor	item 3, of the definition of uninsured motor		equally. C. Unless both parties agree
		Declarations; or	vehicle.	vehicle, concerning an		otherwise, arbitration
		Vehicles involved in the auto	Allow us 30 days to advance payment	unidentified hit-and run vehicle, will not apply		will take place in the county in which the insured lives. Local rules of law
		accident.	to that insured in an	to property damage.		as to procedure
		D. No one will be	amount equal to the tentative settlement	The owner's or operator's liability for		and evidence will apply. A decision agreed to
		entitled to receive	to preserve our rights	these damages must arise out of the		by two of the arbitrators will be
	L	duplicate	against the insurer,	anse out or the	L	binding as to:

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
		payments for the same elements of loss under this coverage and: 1. Part A or Part B or 2. Any Underinsured Motorists Coverage provided by this policy. G. No payment will be made for loss paid or payable to the insured under Part D of the policy.	owner or operator of the underinsured motor vehicle.	ownership, maintenance or use of the uninsured motor vehicle. Any judgment for damages arising out of a suit brought without our written consent is not binding on us.		1. Whether the insured is legally entitled to recover damages; and 2. The amount of damages. This applies only if the amount does not exceed the minimum limit for liability specified by the financial responsibility law of Indiana. If the amount exceeds that limit, either party may demand the right to a trial. This demand must be made within 60 days of the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators will be binding.
INDIANA PERSONAL AUTO POLICY	SA- 2522/INE P 4/05	policy. EXCLUSIONS A. We do not provide Uninsured Motorists Coverage for property damage: 3. For the first \$250 of the amount of the property damage to each of your covered autos as the result of any one accident. 4. To any motor vehicle owned by you for which you have purchased Collision Coverage under this policy or any other policy.	C. A person seeking Uninsured/ Underinsured Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	PROPERTY DAMAGE UNINSURED MOTORISTS COVERAGE We will pay damages which you are legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident arising out of actual physical contact with your covered auto. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. Any judgment for damages arising out of a suit brought without our written consent is not binding on us.	"Property damage" as used in this coverage means injury to or destruction of your covered auto. However, property damage does not include: 1. Loss of use of your covered auto; or 2. Damage to personal property contained in your covered auto other than a child restraint system that: a. meets the applicable standards of the Illinois Child Passenger Protection Act; and b. was In use by the child at the time of the accident for which this coverage applies.	A. If we and an insured do not agree: 1. Whether that person is legally entitled to recover damages under this part; or 2. As to the amount of damages; either party may make a written demand for arbitration. In this event, each party will select an arbitrator. The two arbitrators will select a third. If such arbitrators are not selected within 45 days, either party may request that the arbitration be submitted to the American Arbitration Association. B. We will bear all the expenses of the arbitration except when the insured's recovery exceeds the minimum limit specified in the Illinois Safety Responsibility Law. If this occurs, the insured will be responsible up to the amount by which the insured's recovery exceeds the statutory minimum for: 1. Payment of his or her expenses; and 2. An equal share of the third arbitrator's expenses. C. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. If arbitration is submitted to the American Arbitration Association, then the American Arbitration Association, then the American Arbitration Association rules shall apply to all matters except medical opinions. As to medical opinions, if the amount of damages being sought: 1. Is equal to or less than the minimum limit for bodily injury liability specified by the Illinois Safety Responsibility Law, then the American Arbitration Association rules shall apply. 2. Exceeds the minimum limit for bodily injury liability specified by the Illinois Safety Responsibility Law, then rules of evidence that apply in the circuit court for placing medical opinions into evidence shall apply. D. A decision agreed to by two of the arbitrators will be binding as to: